Oracle Banking Digital Experience

Corporate Customer Services User Manual
Release 15.1.0.0.0

Part No. E66313-01

October 2015

ORACLE®

Corporate Customer Services User Manual
October 2015

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2008, 2015, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface 4
2. Transaction Host Integration Matrix 5
3. Login 7
4. Login – (IAM) 10
5. First Time Login 15
2. First Time Login - IAM 22
3. Logout 25
4. Forgot Password 26
5. Logout – (IAM) 30
6. Ad-hoc Account Statement Request 31
7. Stop or Unblock Cheque Request 34
8. Cheque Book Request 36
9. Cheque Status Inquiry 40
10. Register Report 43
11. Manage External Accounts 47
12. External Account Statement 50
13. Alerts 52
14. E-Statement Subscription / Unsubscription 80
15. Deactivate User Channel 84
16. Subscribe / Unsubscribe Banking Channels 86
17. Subscribe / Unsubscribe Banking Channels – (IAM) 91
18. Manage Profile 95
19. Manage Profile –(IAM) 99
20. Reset Security Questions 103
18. Preferences 105
19. Session Summary 112
20. Mailbox 115
21. Reminders 123
22. Electronic Form Initiate 127
23. Foreign Exchange Rate Inquiry 129
24. New Service Request 131
25. Change Password 138
26. Force Change Password 142
27. Lock Transaction Password 145
28. ATM/Branch Locator 147
29. Foreign Exchange Calculator 149
30. Dashboard Widget Management 151

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to OFSS Support

https://support.us.oracle.com

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

  The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

  If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required
★	Standard Host Interface Available. Integration to be done separately
✓	Pre integrated Host interface available
✕	Pre integrated Host interface not available
SR	Service Request

Transaction Name	FLEXCUBE UBS	Third Party Host System
Login(First time login)	NH	NH
Logout	NH	NH
Ad-hoc Account Statement Request	★	★
Change Password	NH	NH
Force change password	NH	NH
Stop Or Unblock Cheque Request	✓	★
Cheque Book Request	✓	★
Cheque Status Inquiry	✓	★
Register reports	NH	NH
Manage External Accounts	NH	NH
External Accounts Statement	✓	★
Alerts- User Alerts	✕	★
Alerts-Account Alerts	✕	★
Alerts- Customer Alerts	✕	★
Forex Alerts Subscription	✓	★
Loan Top-up Request	✓	★
E Statements Subscription	✕	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
E Statements Un-subscription	×	★
Subscribe for other channels	NH	NH
Deactivate Channel User	NH	NH
Preferences	NH	NH
Session Summary	NH	NH
Mailbox	✓	★
Electronic Form initiate	NH	NH
Interest Rates Inquiry	×	★
Exchange Rate Inquiry	✓	★
Reissue Transaction Password	NH	NH
Account Closure	NH	NH
Force change password	NH	NH
Lock Transaction Password	NH	NH
Manage Profile	NH	NH
ATM/Branch Locator	NH	NH
Open Additional Account	×	★
Reset Security Questions	NH	NH
Reminders	✓	★
Loan Eligibility Calculator	NH	NH
Deposits Calculator	NH	NH
Savings Calculator	NH	NH
FOREX Calculator	NH	NH
Dashboard Widget Management	NH	NH

3. Login

Using this option, you can log in to the OBDX application. You can enter the password associated with your User ID with a virtual keyboard for security

To log in to OBDX

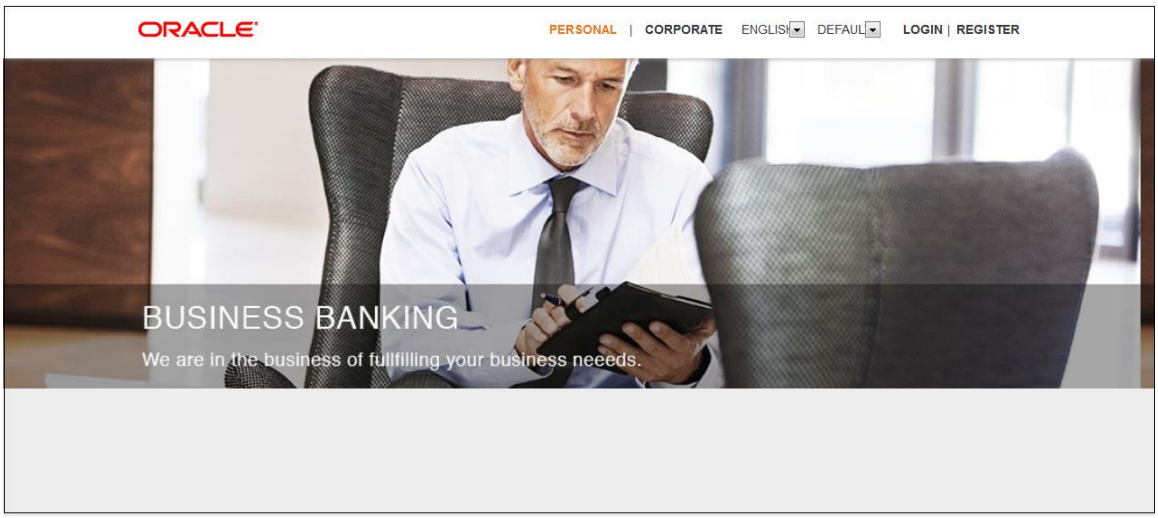
1. Enter the appropriate URL of the application provided in the address bar.
The main page of the application appears.

Field Description

Field Name	Description
Theme selection	[Optional, Drop-Down] Indicates the theme.
Language	[Optional, Drop-Down] Indicates the language for the application.

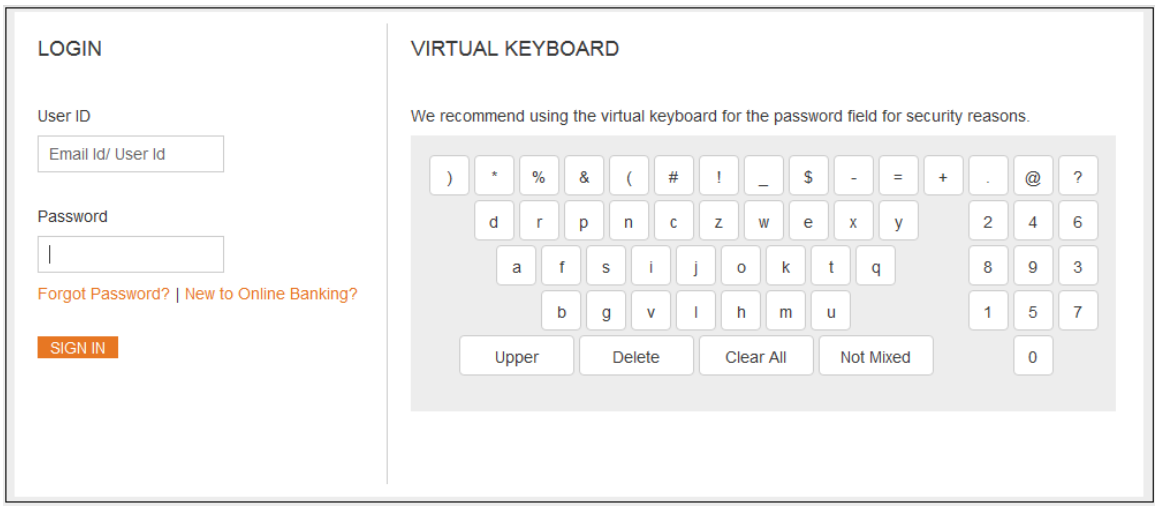
2. Click **Corporate** tab.
The main page of the application for corporate users appears.

Oracle Banking Digital Experience



3. Click **Login**.
The **Login** screen appears.

Login



Field Description

Field Name	Description
User ID	[Mandatory, Alphanumeric, 20] Indicates the unique user ID.
Password	[Mandatory, Alphanumeric, 20] Indicates the password.

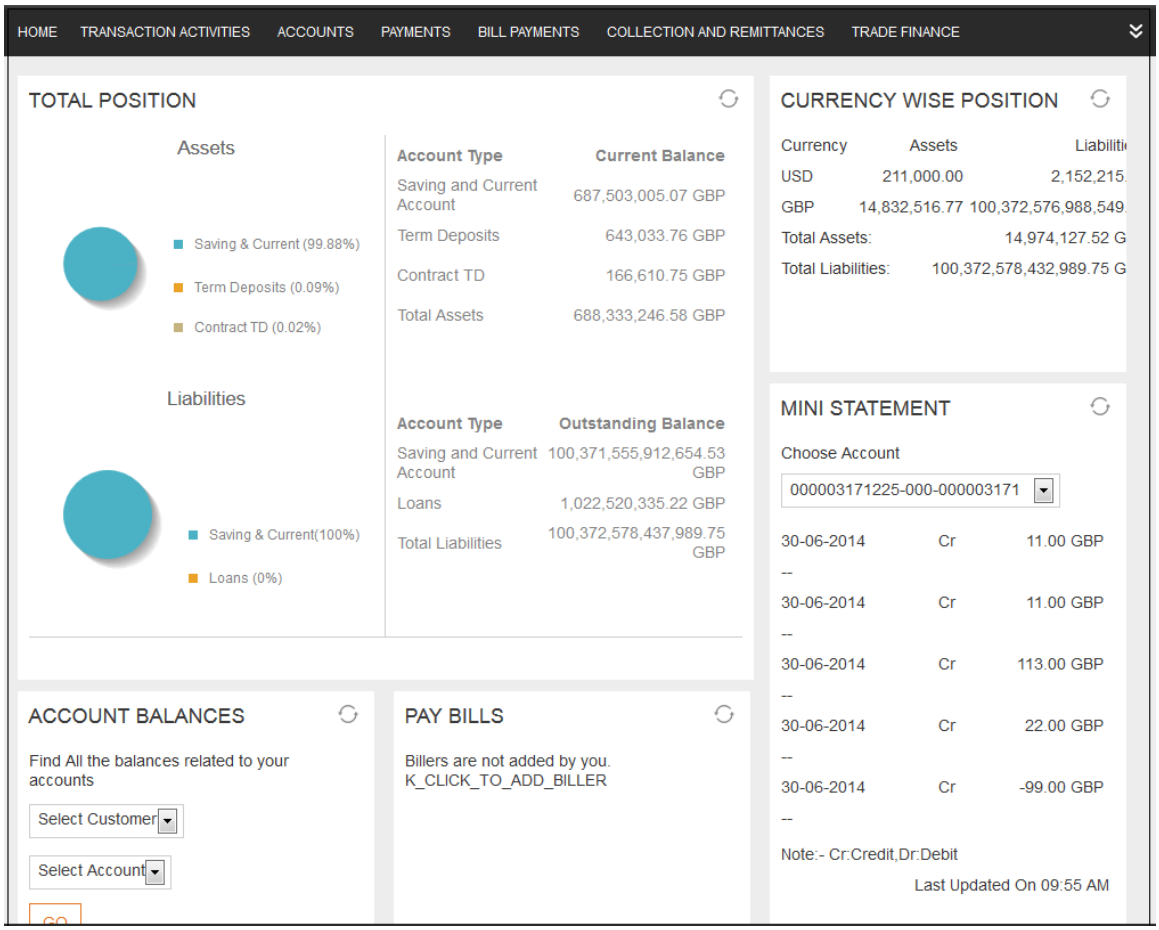
4. In the **User ID** field, enter your user ID.
5. In the **Password** field, enter your password.
   OR
   In the **Virtual Keyboard** section, click the required letters or characters to enter your password in the **Password** field.
6. Click **Sign In** to log in to the application.
   The home page of the application appears.

Using virtual keyboard to enter password

In the **Virtual Keyboard** section

- Click **Upper** to make all the letters of the virtual keyboard in upper case.
- Click **Lower** to make all the letters of the virtual keyboard in lower case.
- Click **Delete** to delete previously entered characters in the **Password** field.
- Click **Clear All** to clear the **Password** field.
- Click **Not Mixed** to make all the characters of the virtual keyboard as per standard keyboard layout.
- Click **Mixed** to change the virtual keyboard layout after every character click.

Home


HOME
TRANSACTION ACTIVITIES
ACCOUNTS
PAYMENTS
BILL PAYMENTS
COLLECTION AND REMITTANCES
TRADE FINANCE
TOTAL POSITION
Assets
Saving & Current (99.88%)
Term Deposits (0.09%)
Contract TD (0.02%)
Account Type
Current Balance
Saving and Current Account
687,503,005.07 GBP
Term Deposits
643,033.76 GBP
Contract TD
166,610.75 GBP
Total Assets
688,333,246.58 GBP
Liabilities
Saving & Current(100%)
Loans (0%)
Account Type
Outstanding Balance
Saving and Current Account
100,371,555,912,654.53 GBP
Loans
1,022,520,335.22 GBP
Total Liabilities
100,372,578,437,989.75 GBP
CURRENCY WISE POSITION
Currency
Assets
Liabiliti
USD
211,000.00
2,152,215.
GBP
14,832,516.77
100,372,576,988,549.
Total Assets:
14,974,127.52 G
Total Liabilities:
100,372,578,432,989.75 G
MINI STATEMENT
Choose Account
000003171225-000-000003171
30-06-2014
Cr
11.00 GBP
--
30-06-2014
Cr
11.00 GBP
--
30-06-2014
Cr
113.00 GBP
--
30-06-2014
Cr
22.00 GBP
--
30-06-2014
Cr
-99.00 GBP
--
Note:- Cr:Credit,Dr:Debit
Last Updated On 09:55 AM
ACCOUNT BALANCES
Find All the balances related to your accounts
Select Customer
Select Account
PAY BILLS
Billers are not added by you.
K_CLICK_TO_ADD_BILLER

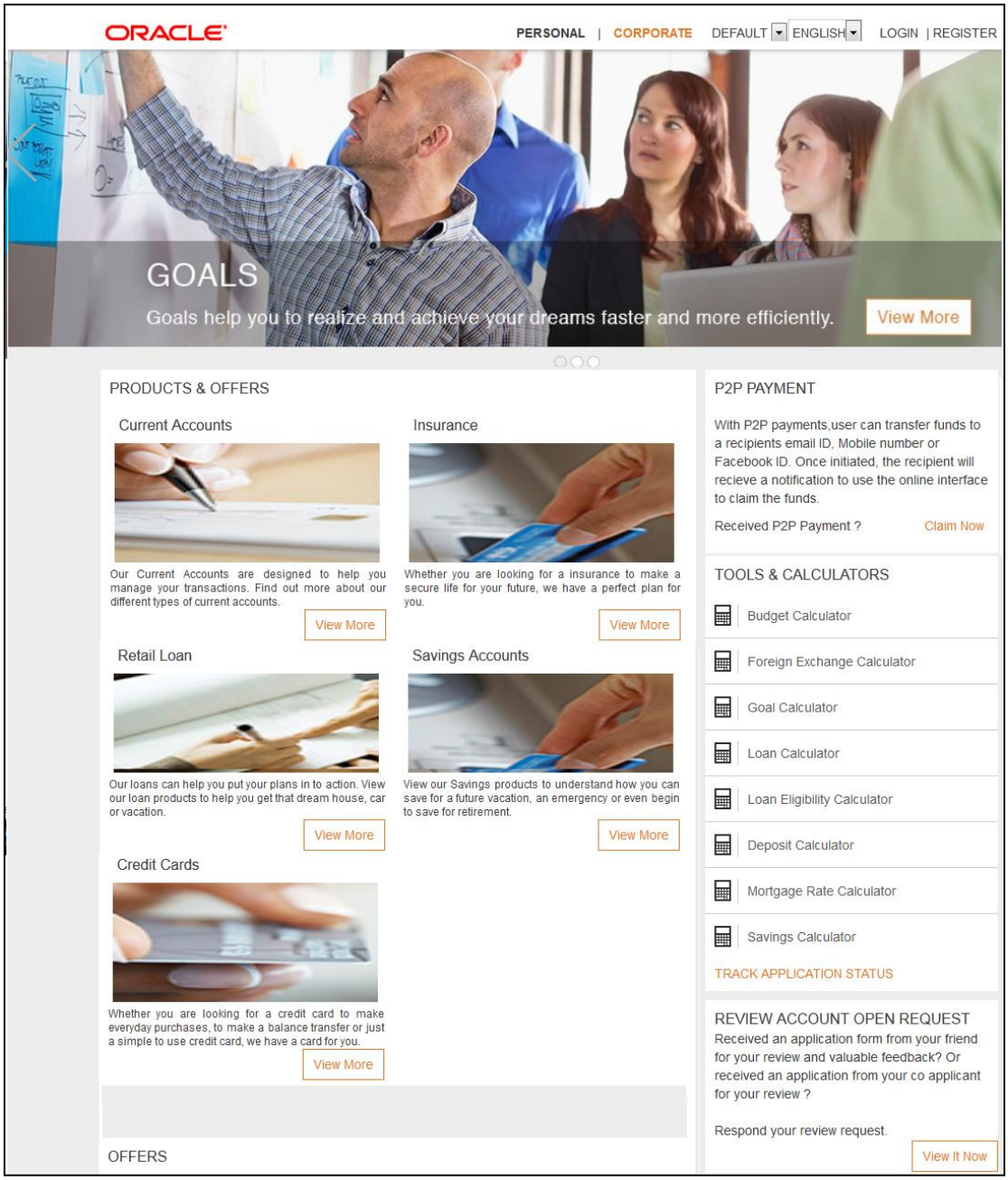
4. Login – (IAM)

This option allows the user to log in to the OBDX application.

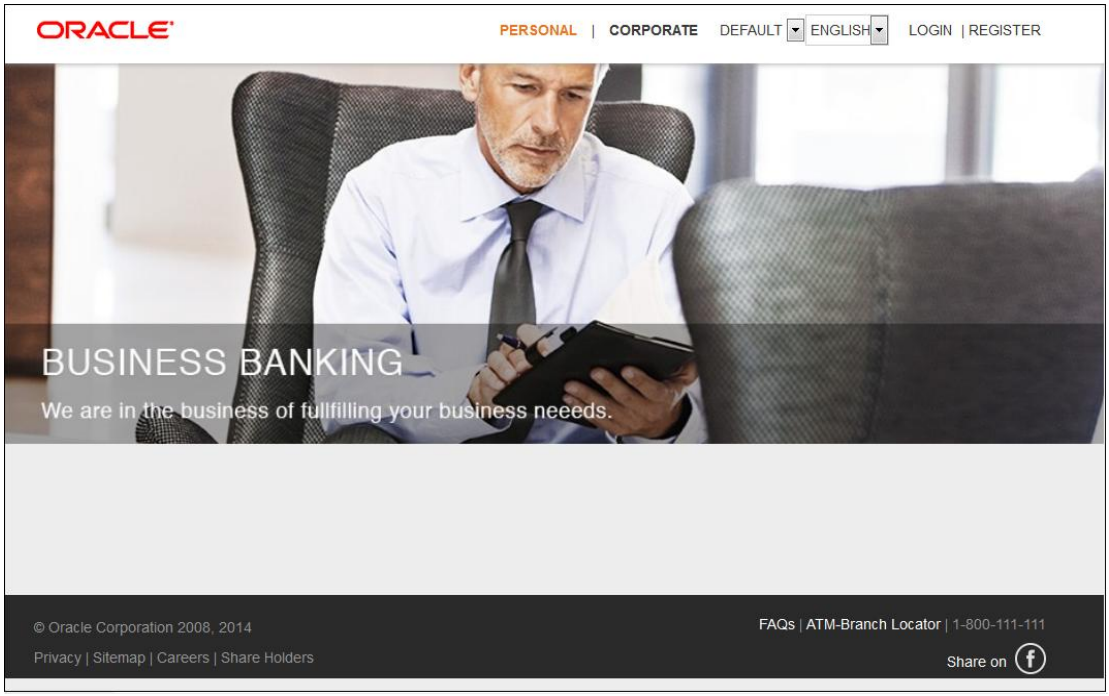
To log in to OBDX

1. Enter the appropriate URL of the application provided in the address bar.
The main page of the **Oracle Banking Digital Experience** application appears.

Oracle Banking Digital Experience

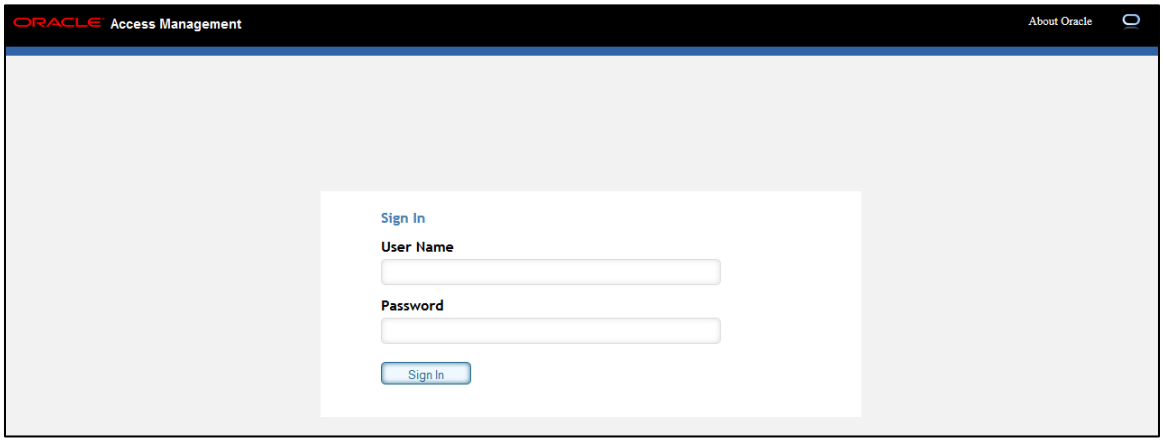


2. Click **Corporate**.
The **Corporate Login** screen appears.



3. Click **Login**.
The **Login** screen appears.

Sign In

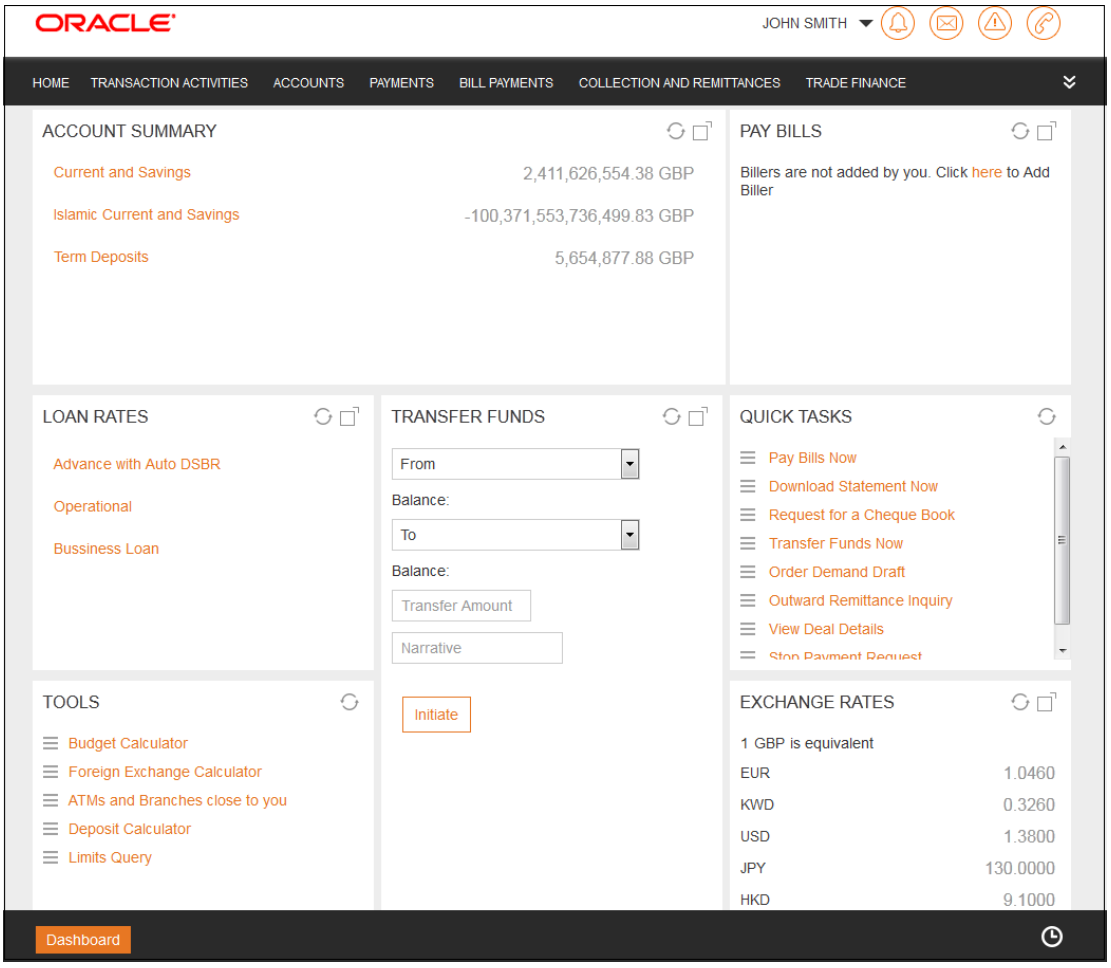


Field Description

Field Name	Description
User Name	[Mandatory, Alphanumeric, 20] Indicates the unique user ID.
Password	[Mandatory, Alphanumeric, 20] Indicates the password.

4. In the **User Name** field, enter the unique user ID
5. In the **Password** field, enter the password.
6. Click **Sign In** to log in to the application.
The home page of the application appears.

Dashboard

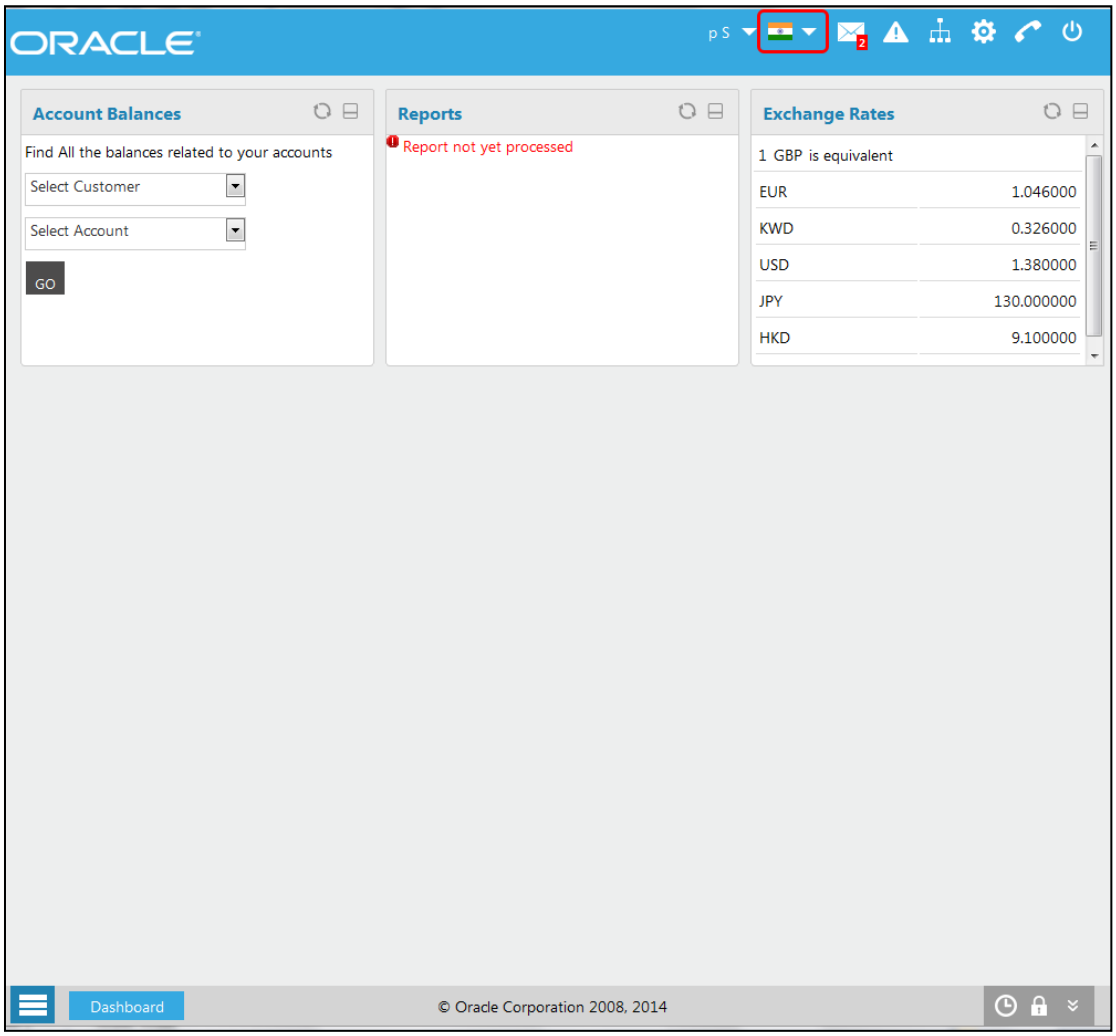


Note: You can click **Logout** on this screen to logout from the application.

4.1 Multi Entity Access

If the user has been given access to multiple entities by bank administrator, then after login, it will show below screen.

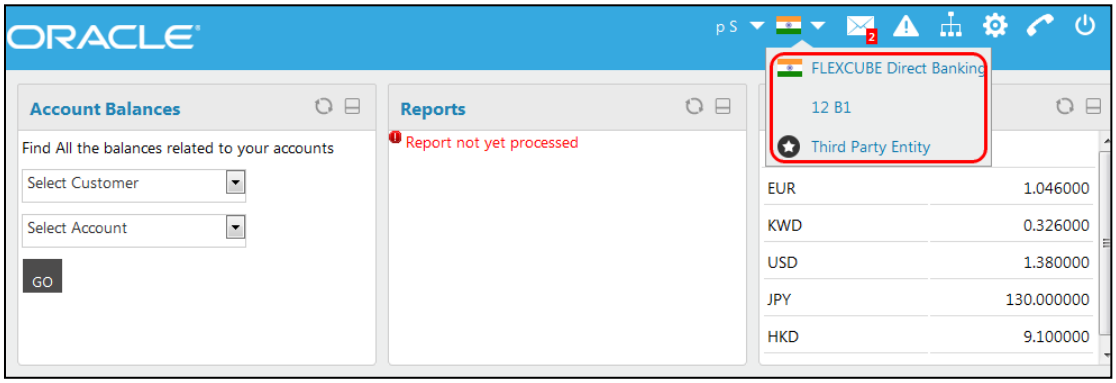
Dashboard (Multi Entity Login)



- As outlined in above screen, current entity in which user has logged in is displayed.
- User can select any other entity from the dropdown, to which he wish to switch.

Note: If user is not provided access to multiple entities, then above message and entity dropdown is not displayed, as user don't have access to multiple entities. He can access accounts/transactions with respect to entity only to which he has currently logged in.

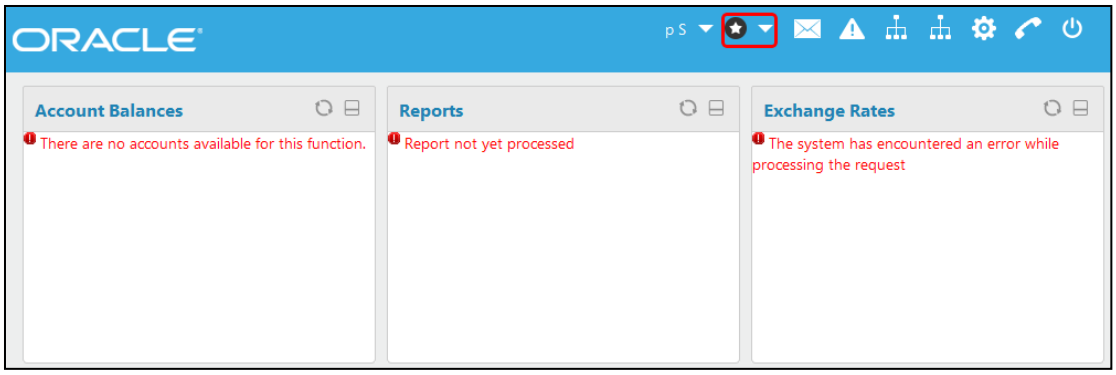
Dashboard (Multi Entity Login)



1. Select any entity from the dropdown to be switched to, as highlighted in above screen.
2. Below screen is displayed when other entity (Entity2) is selected from the dropdown. The system switches to that entity, displaying accounts/transactions with respect to that entity to which user has switched.

Note: Business user will be able to access transactions/accounts of other mapped entities. These transactions will depend on the entity specific customer ids as well as entity specific roles mapped to the user.

Dashboard (Multi Entity Login)



3. As outlined, screen displays the message about the entity to which user has switched.

4.2 Multilingual Data Input

Note: Application's language will be as per the language selected at the Login screen.

If Language selected is Arabic, then the application language i.e. screen headings, labels etc will be in Arabic. Language of input data fields (where user has to enter any data), will depend on pre-maintained configuration.

Suppose, for Arabic Language, language options for input data field are maintained as Arabic & English, then if user has selected language preference as Arabic while login, then he can enter data in input data fields, in Arabic or English.

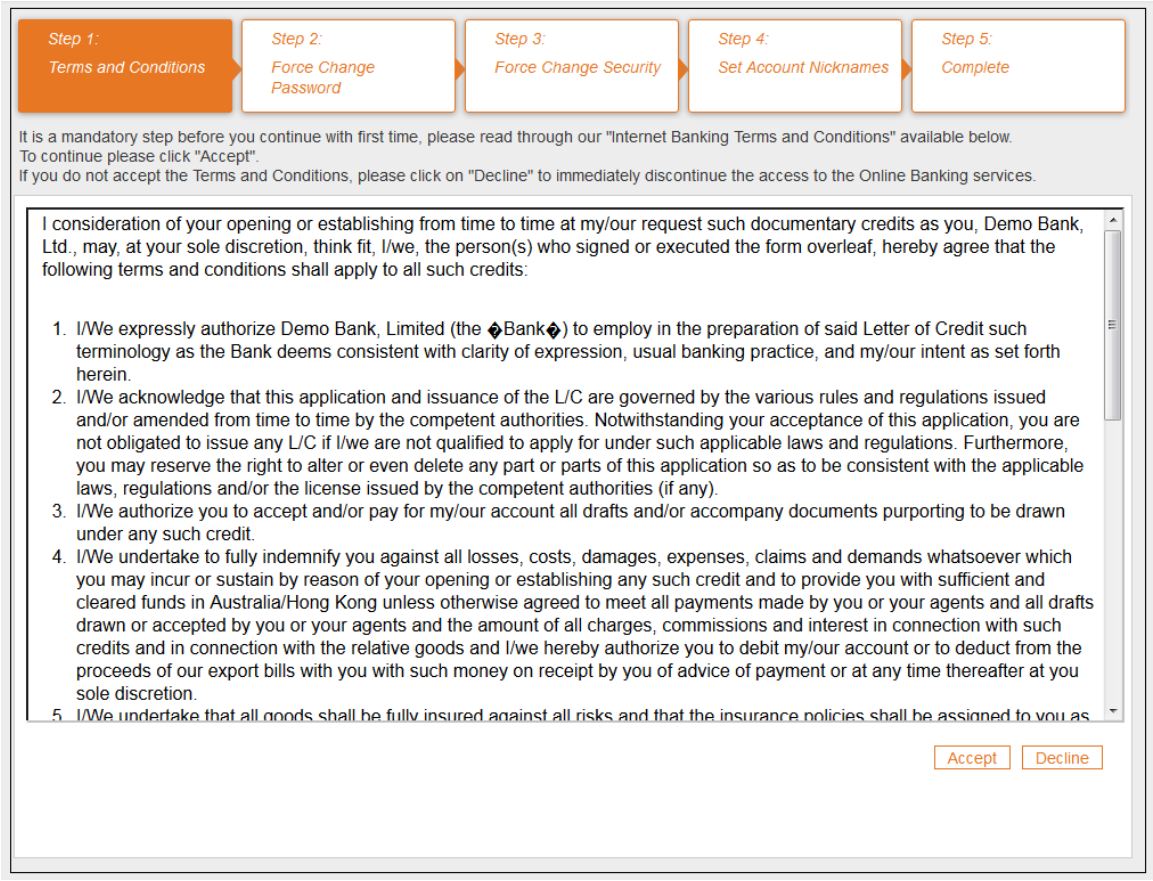
5. First Time Login

For the first time login in the application, you have to accept terms and conditions, change the login and transaction passwords, set security questions and account nick names,. Once the process is completed, you must re-login to the application.

To log in to the Oracle Banking Digital Experience

1. Logon to the **Internet Banking** application through new user id and password.
The **First Time Login** screen appears.

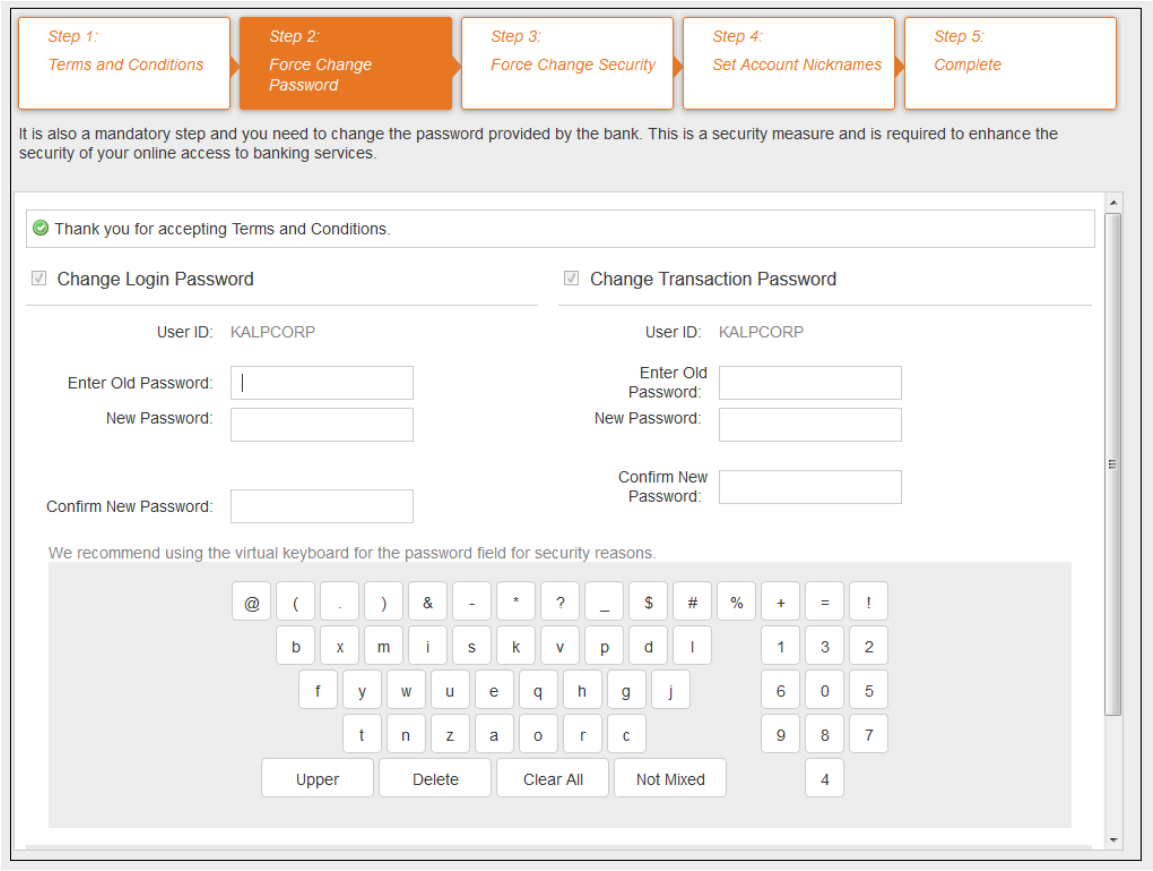
Step 1- Terms and Conditions



2. Read the terms and conditions.

3. Click **Accept** to accept the terms and conditions.
The **Force Change Password** screen appears.
OR
Click **Decline** to reject the terms and conditions.

Step 2- Force Change Password



Field Description

Field Name	Description
Change Login Password	
User ID	[Display] Displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old login password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new login password. The password strength is displayed on entering the new login password.

Field Name	Description
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates to confirm the new login password.
Change Transaction Password	
User ID	[Display] Displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old transaction password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new transaction password. The password strength is displayed on entering the new transaction password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new transaction password to confirm.

4. In the **Change Login Password** section, enter your existing login password in the **Existing Password** field.
5. In the **New Password** field, enter your new login password.
6. In the **Confirm New Password** field, re-enter your new login password.
7. In the **Change Transaction Password** section, enter your existing transaction password in the **Existing Password** field.
8. In the **New Password** field, enter your new transaction password.
9. In the **Confirm New Password** field, re-enter your new transaction password.
10. Click **Change**.
    The **Force Change Security** screen appears.
    OR
    Click **Clear** to clear the data.

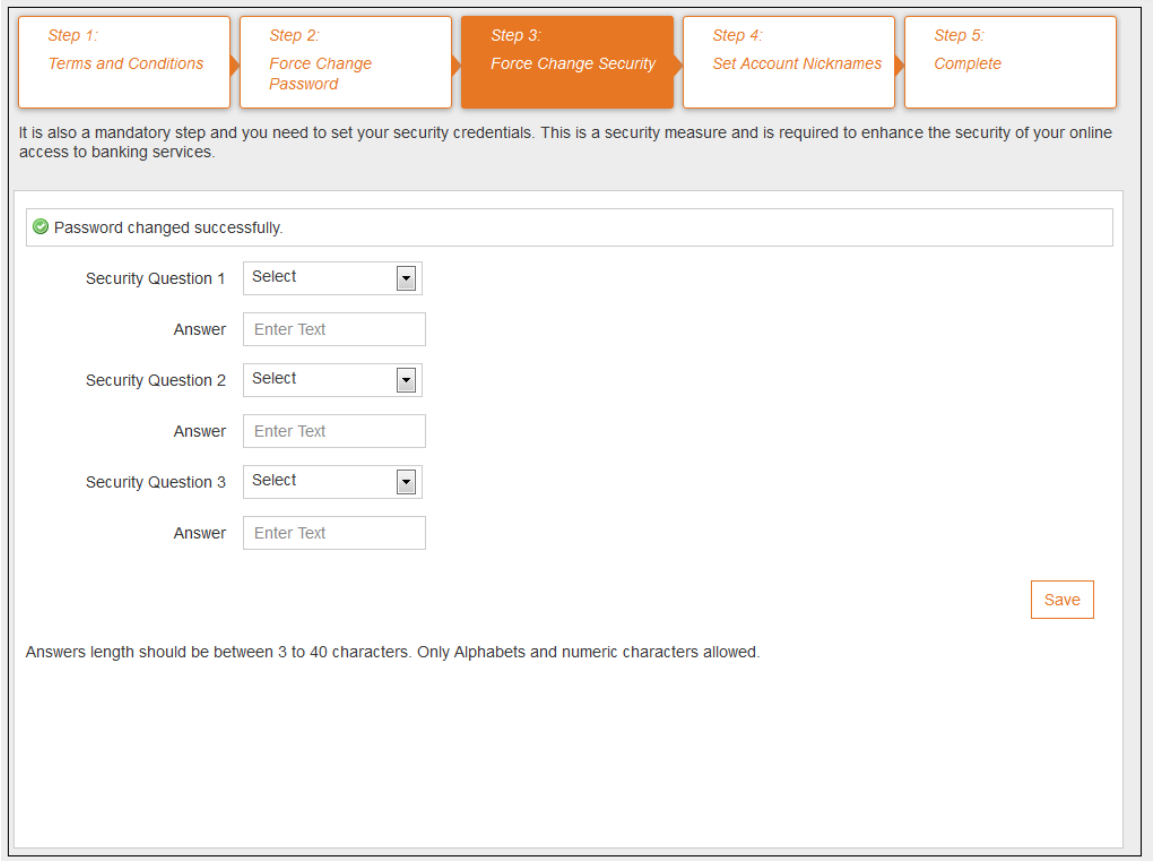
Using virtual keyboard to enter password

In the **Virtual Keyboard** section

- Click **Upper** to make all the letters of the virtual keyboard in upper case.
- Click **Lower** to make all the letters of the virtual keyboard in lower case.
- Click **Delete** to delete previously entered characters in the **Password** field.
- Click **Clear All** to clear the **Password** field.
- Click **Not Mixed** to make all the characters of the virtual keyboard as per standard keyboard layout.
- Click **Mixed** to change the virtual keyboard layout after every character click.

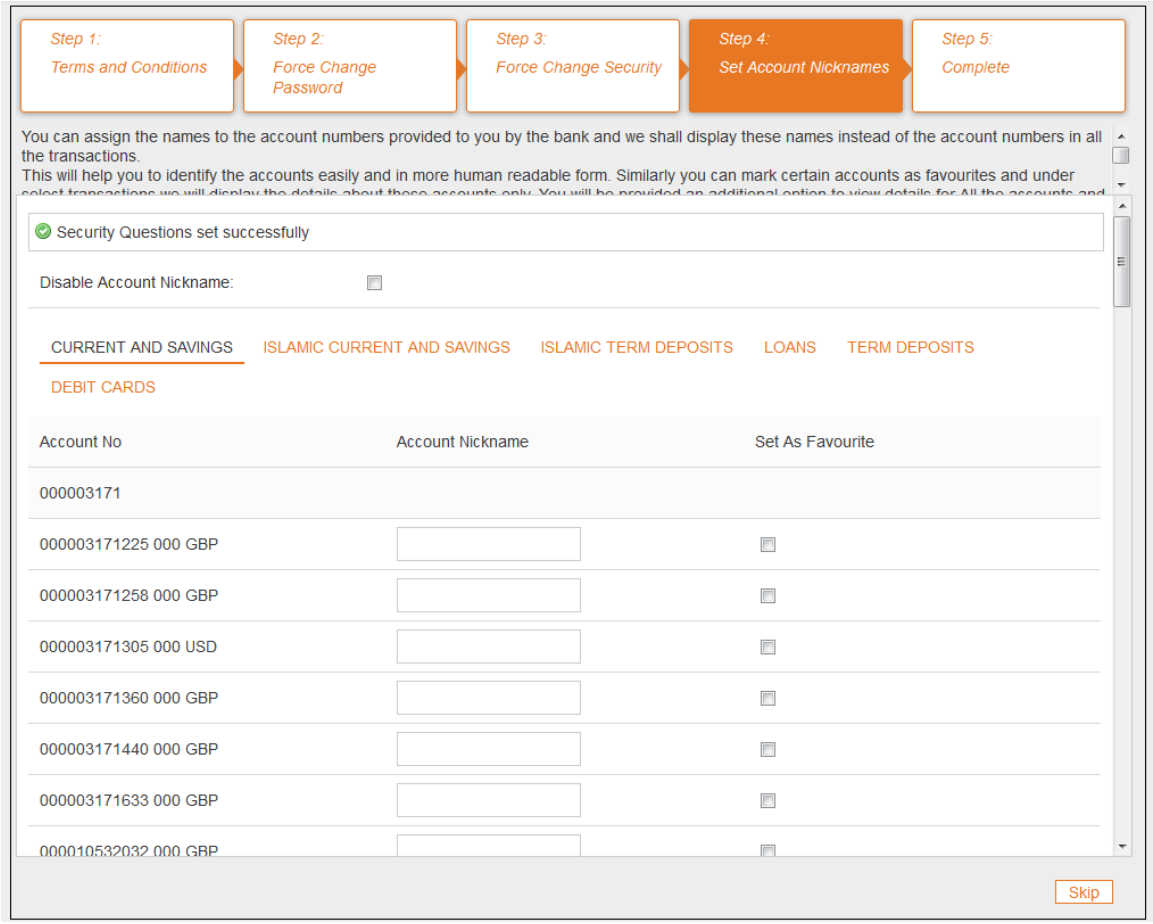
Note: If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

Step 3 – Force Change Security



11. From the **Security Question 1** list, select the appropriate option
12. In the **Answer** field, enter the answer to the security question 1.
13. From the **Security Question 2** list, select the appropriate option
14. In the **Answer** field, enter the answer to the security question 2.
15. From the **Security Question 3** list, select the appropriate option
16. In the **Answer** field, enter the answer to the security question 3.
17. Click **Save.**
    The **Set Account Nicknames** screen appears.

Step 4- Set Account Nicknames



Field Description

Field Name	Description
Account Type	[Tab] Indicates the account type.

The following fields are displayed on selecting the required **Account Type**.tab.

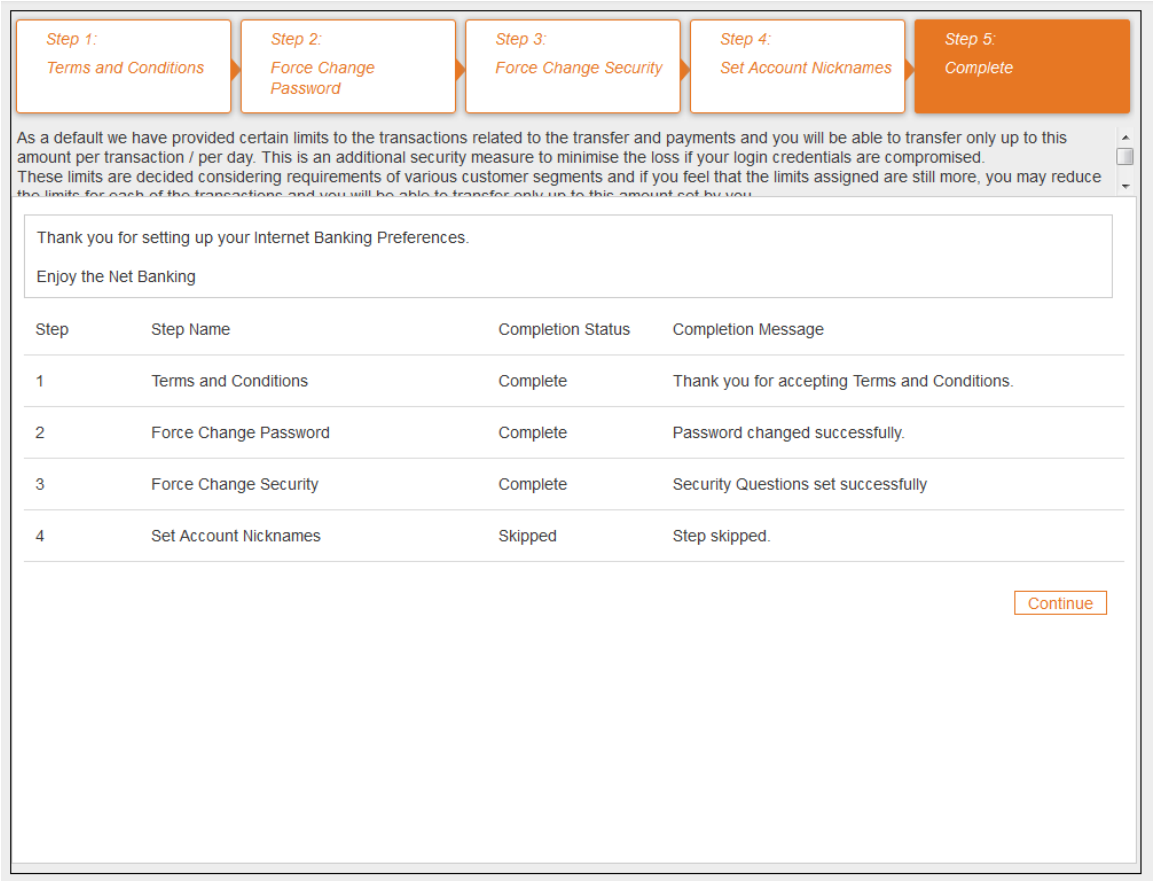
Disable Account Nicknames	[Optional, Check Box] Indicates whether account nickname facility is disabled.
Account Number	[Display] Displays the account number.
Account Nick Name	[Optional, Alphanumeric, 20] Indicates the account nickname.

Field Name	Description
Set as Favorite	[Optional, Check Box] Indicates whether set as favourite facility is enabled.

18. In the fields under the required **Account Nicknames** column, enter the account nicknames.

19. Click **Save** to save the account nicknames.
The **Complete** screen appears showing the completion status and messages of each step of the first time login process.
OR
Click **Skip** to leave out this step.
The **Complete** screen appears showing the completion status and messages of each step of the first time login process.

Step 5- Complete



20. Click **Continue**.
The **Logoff** window appears.

Logoff

21. Click the **click here to relogin** link.
The home page of the application appears.

2. First Time Login - IAM

For the first time login user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

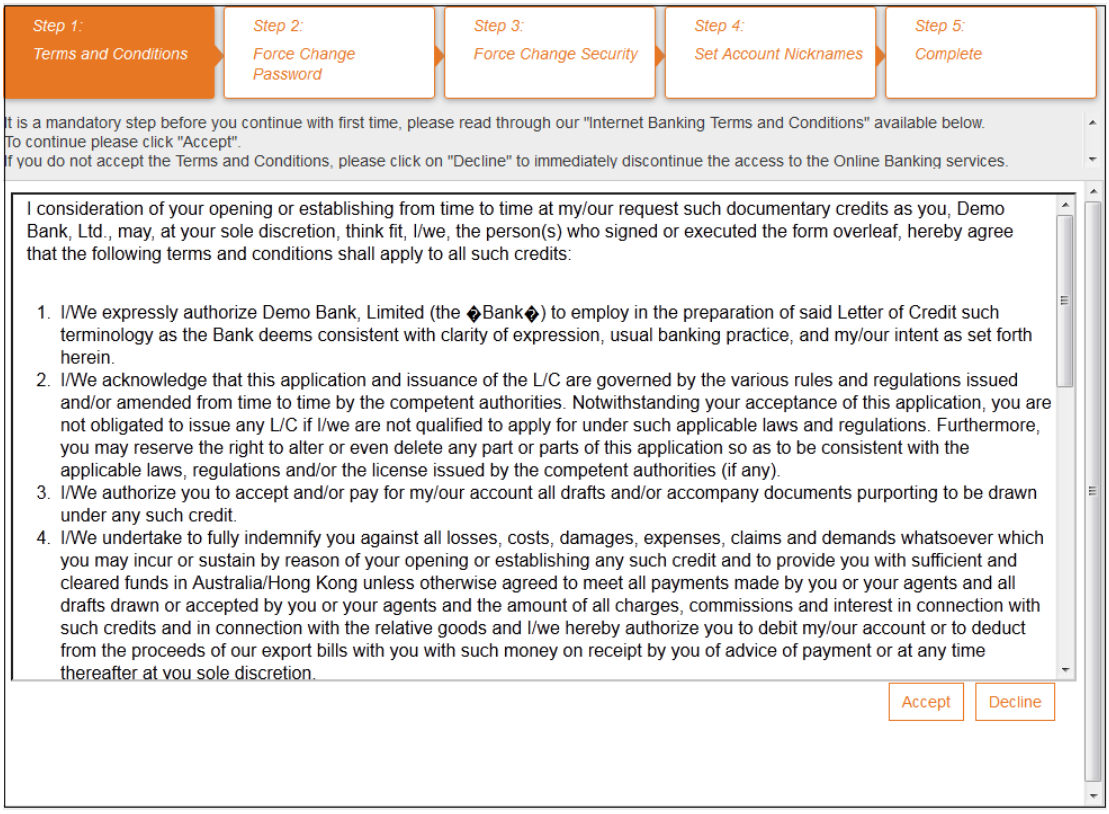
Note: If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

To log in to the Oracle Banking Digital Experience

To log in to the Oracle Banking Digital Experience

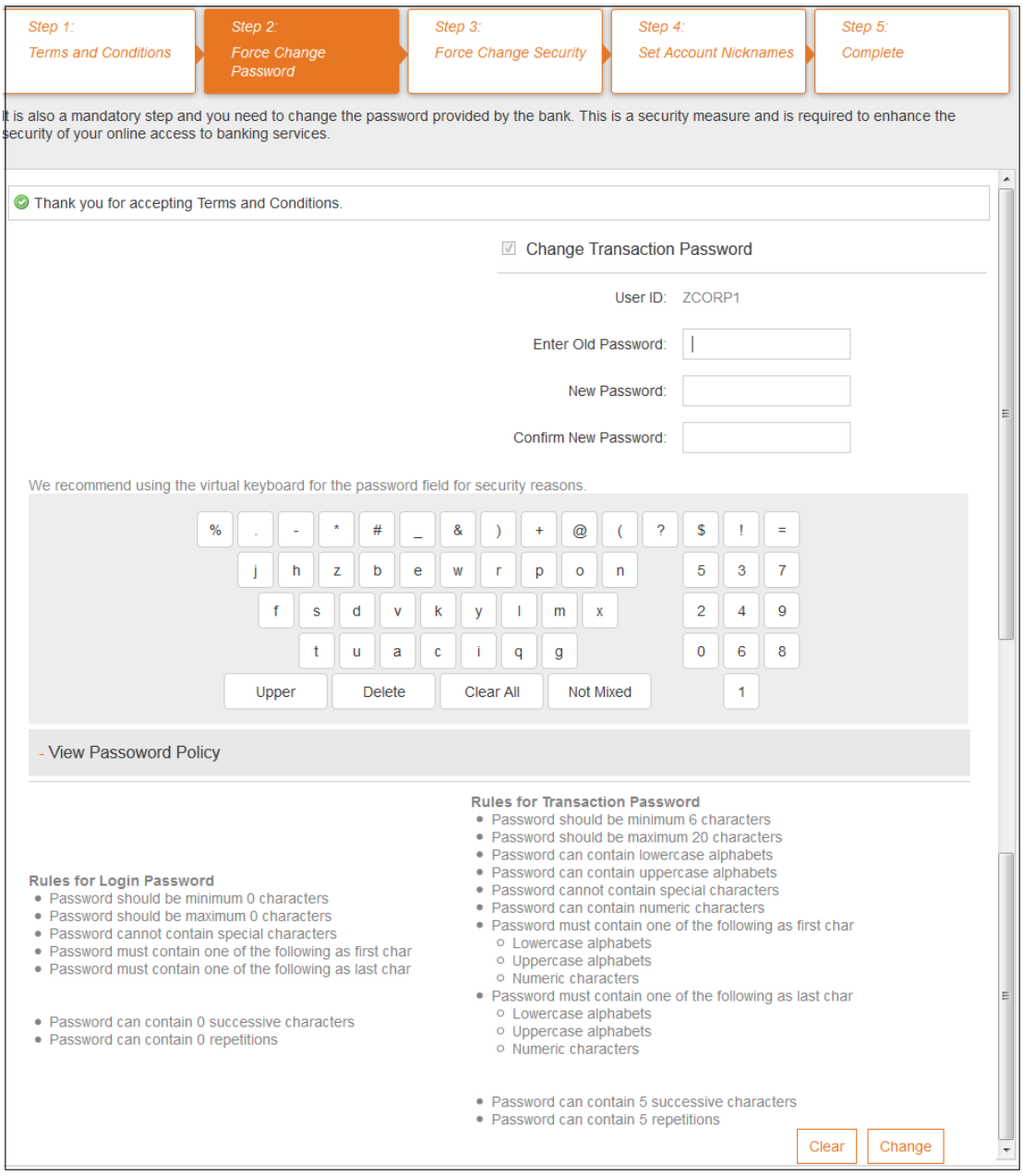
1. Logon to the **Internet Banking** application through new User id and password.
   The **First Time Login** screen appears.

Step 1- Terms and Conditions



2. Read the **Terms and conditions** and accept or decline the terms and conditions.
3. Click **Accept** to accept the terms and conditions.
   The **Force Change Password** screen appears.
   OR
   Click **Decline** to reject the terms and conditions.

Step 2- Force Change Password



Field Description

Field Name	Description
Change Transaction Password	

Field Name	Description
User ID	[Display] Displays the user ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether using virtual keyboard is available.
Click here to enter by hovering	[Optional, Check Box] Indicates whether password input using hovering is enabled.

4. Enter the appropriate details in the relevant field.
5. Click **Change**.
   The **Force Change Security** screen appears.
   OR
   Click **Clear** to clear the data.

Note 1: For further steps see *First Time Login.*

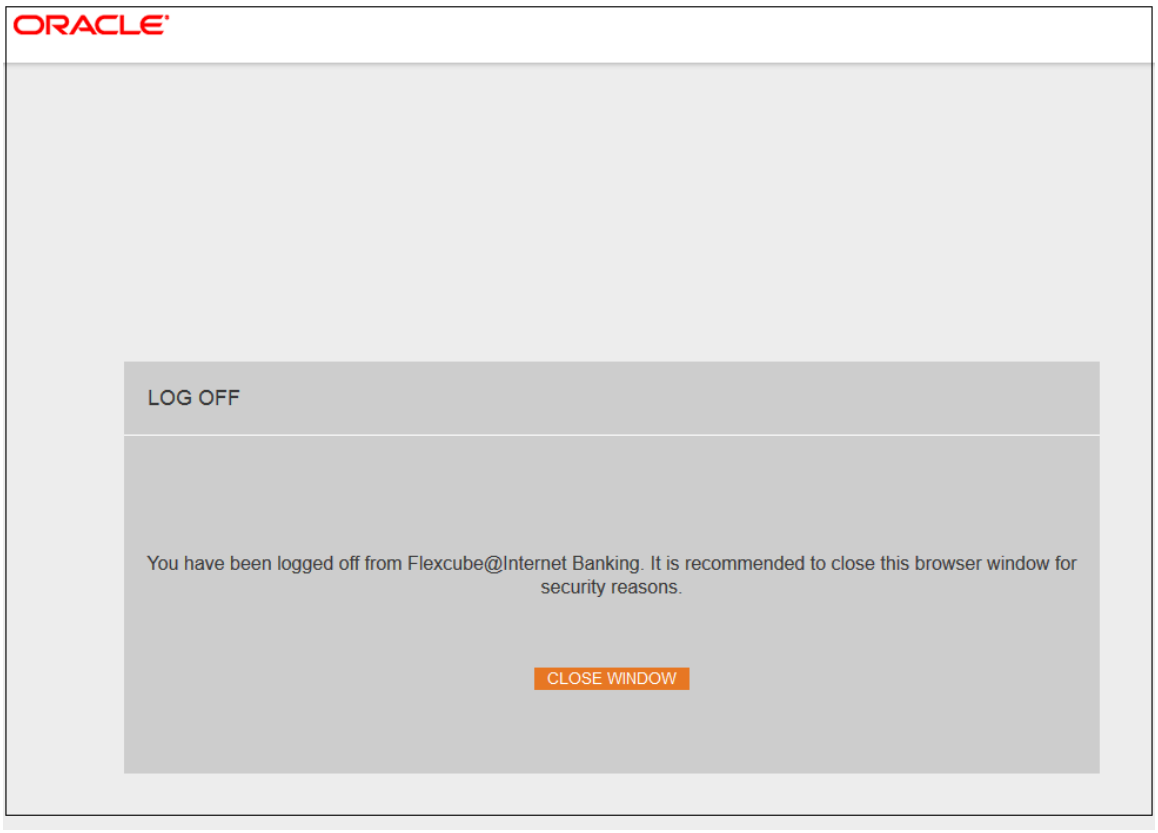
3. Logout

Using this option, you can log out of the OBDX application.

To log out of the Oracle Banking Digital Experience

1. Log in to the **Oracle Banking Digital Experience** application.
The home page of the application appears.
2. Click and then click **Logout**.
The **Log Off** screen appears.

Log off



3. Click **Close Window** to close the application**.**

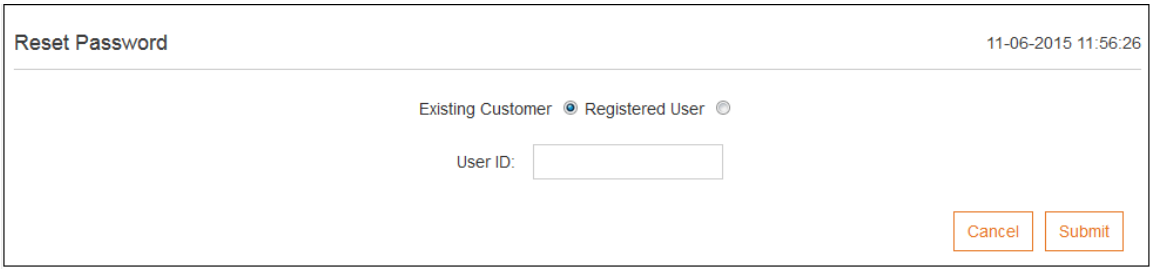
4. Forgot Password

Using this option, you can reset your login and transaction passwords for the application.

To reset the password

1. Click the **Forgot Password** link in the log in screen.
The **Reset Password** screen appears.

Reset Password



Field Description

Field Name	Description

It is mandatory to select either **Existing Customer** or **Registered User** option.

Existing Customer [Optional, Option]
Indicates the existing customer.

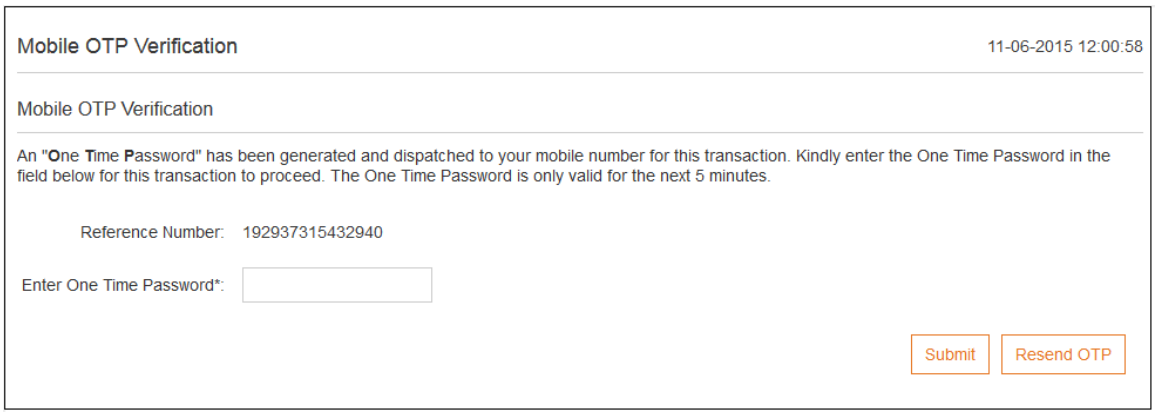
Registered User [Optional, Option]
Indicates the registered user.

User ID [Conditional, Alphanumeric, 20]
Indicates the user ID.
This field appears if you select the **Existing Customer** option.

Email Address [Conditional, Alphanumeric, 255]
Indicates the email ID the registered user.
This field appears if you select the **Registered User** option.

2. Click **Submit**.
The **Mobile OTP Verification** screen appears.

Mobile OTP Verification

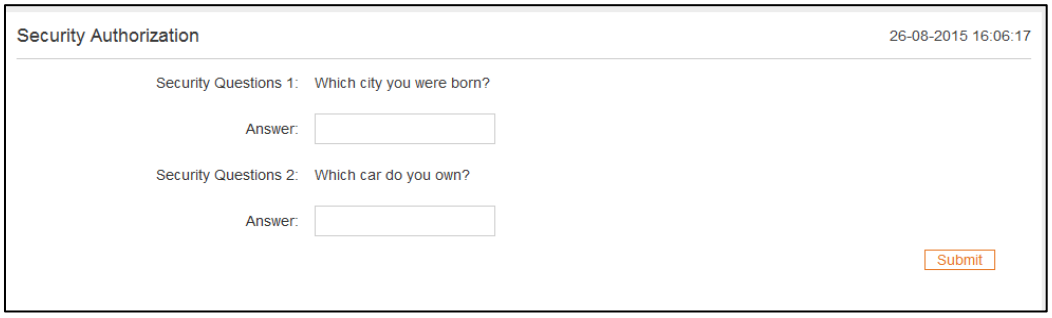


Field Description

Field Name	Description
Reference Number	[Display] Displays the reference number.
Enter One Time Password	[Mandatory, Alphanumeric, 50] Indicates the one time password that you receive on the registered mobile number.

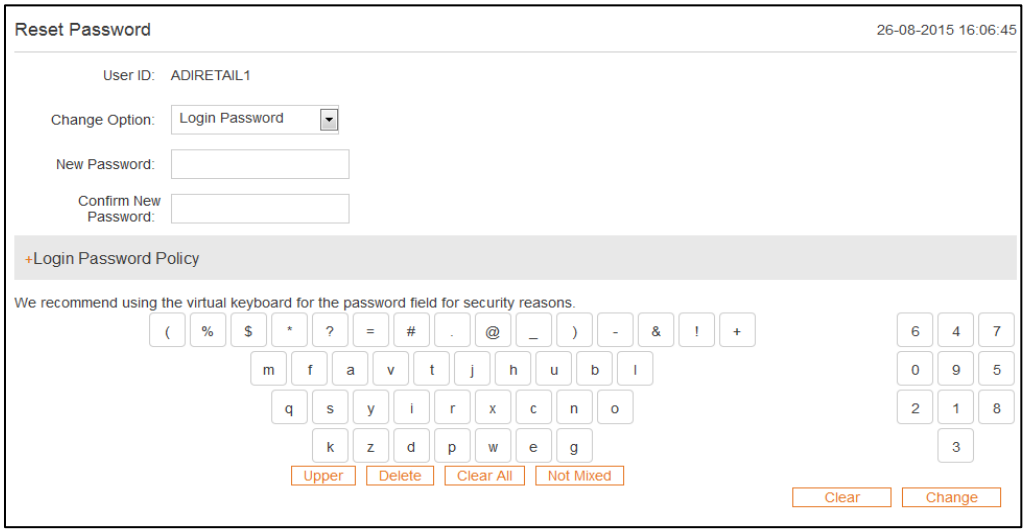
3. In the **Enter One Time Password** field, enter the one time password that you have receive on the registered mobile number.
4. Click **Submit**.
   The **Security Authorization** screen appears.

Security Authorization



5. In **Answer** field, enter appropriate answer to the respective question.
6. Click **Submit**.
   The **Reset Password** screen appears.

Reset Password



Field Description

Field Name	Description
Change Password	
User ID	[Display] Displays the user ID.
Change Password	[Mandatory, Check box] Indicates whether you want to change your login password.
New Password	[Mandatory, Alphanumeric, 20] Indicates the new login password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates new login password.
Change Transaction Password	[Mandatory, Check box] Indicates whether you want to change your transaction password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates to confirm the modified password.

7. To enable modification of login password, select the **Change Password** check box.
8. In the **Change Password** section, enter new login password in the **New Password** field.
9. In the **Confirm New Password** field, re-enter your new login password.

10. To enable modification of transaction password, select the **Change Password** check box.
11. In the **Change Transaction Password** section, enter your new transaction password in the **New Password** field.
12. In the **Confirm New Password** field, re-enter your new transaction password.
13. Click **Submit**.
    The success message appears.
    OR
    Click **Cance**l to cancel the process.

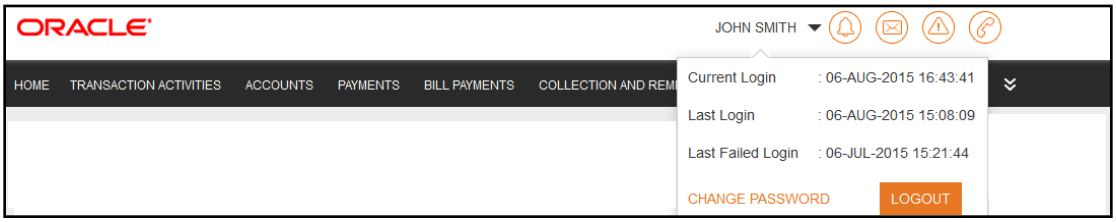
5. Logout – (IAM)

This option allows the user to log out of the OBDX application.

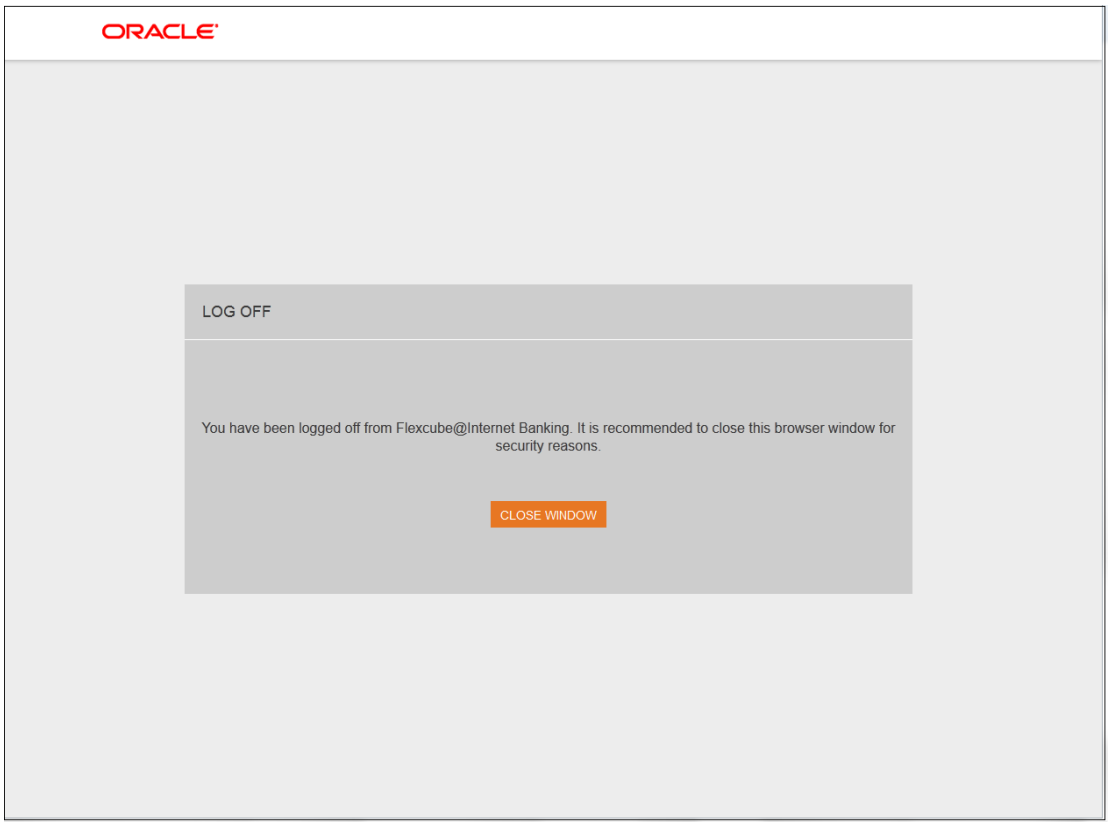
To log out of the Oracle Banking Digital Experience

1. Log in to the **Oracle Banking Digital Experience** application.
2. Click LOGOUT to logout.

Oracle Banking Digital Experience



Log off



3. Click **Close**.

6. Ad-hoc Account Statement Request

Using this option you can request for an ad-hoc account statement for any of the CASA accounts. The regular statements are sent to the customers as per their desired periodicity.

To request for an ad-hoc account statement

1. From the **Customer Services** menu, select **Ad hoc Account Statement Request**. The **Adhoc Statement Request** screen appears.

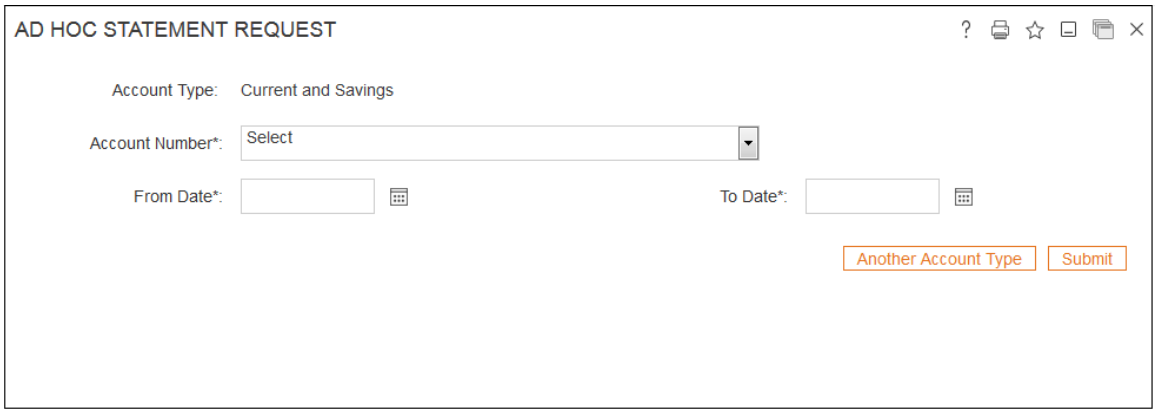
Adhoc Statement Request

Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Indicates the account type. The options are: • Current and Savings • Term Deposits

2. From the **Account Type** list, select the appropriate option.
3. Click **Submit**. The **Adhoc Statement Request** screen appears.

Adhoc Statement Request



Field Description

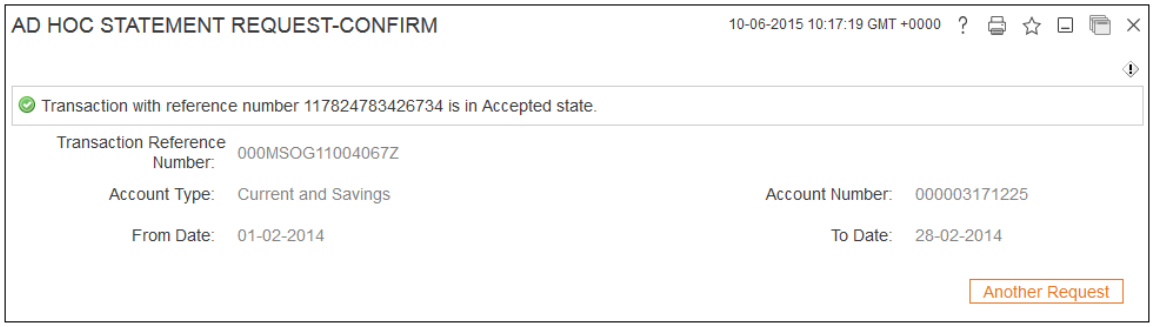
Field Name	Description
Account Type	[Display] Displays the account type selected for which the ad-hoc account statement is to be generated.
Account Number	[Mandatory, Drop-Down] Indicates the account number. It displays the customer IDs and account numbers of the selected account type under them.
From Date	[Mandatory, Pick List] Indicates the start date. It is the date from which the account statement is required.
To Date	[Mandatory, Pick List] Indicates the end date. It is the date up to which the account statement is required.

4. From the **Account Number** list, select the appropriate account number.
5. In the **From Date** field, select the start date.
6. In the **End Date** field, select the end date.
7. Click **Submit**.
   The **Adhoc Statement Request - Verify** screen appears.
   OR
   Click the **Another Account Type** to navigate to the previous screen.

Adhoc Statement Request - Verify

8. Click **Confirm**.
   The **Adhoc Statement Request - Confirm** screen with the status message appears.
   OR
   Click **Change** to modify the transaction.

Adhoc Statement Request - Confirm



9. Click **Another Request**.
The **Adhoc Statement Request** screen appears.

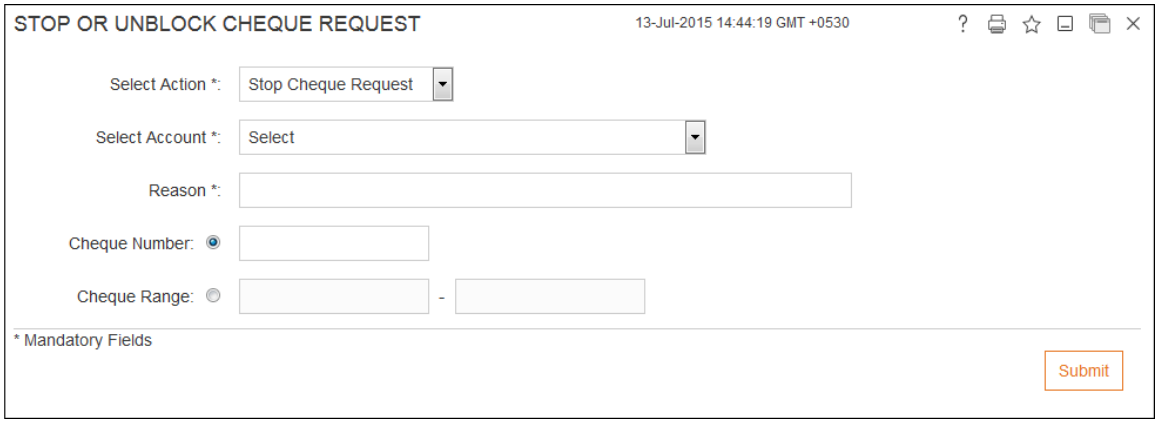
7. Stop or Unblock Cheque Request

Using this option, you can block/unblock a cheque. You can also block/unblock set or batch of a cheque by entering the cheque range.

To stop or unblock a cheque

1. From the **Customer Services** menu, select **Stop or Unblock Cheque Request**. The **Stop or Unblock Cheque Request** screen appears.

Stop or Unblock Cheque Request



Field Description

Field Name	Description
Select Action	[Mandatory, Drop-Down] Indicates the action to be performed on the cheque. The options are: • Stop Cheque Request • Unblock Cheque Request
Select Account	[Mandatory, Drop-Down] Indicates the account number.
Reason	[Mandatory, Alphanumeric, 40] Indicates the reason to stop a cheque. **Note**: This field is disabled if the action is selected as unblock.

It is mandatory to select either **Cheque Number** or **Cheque Range** option.

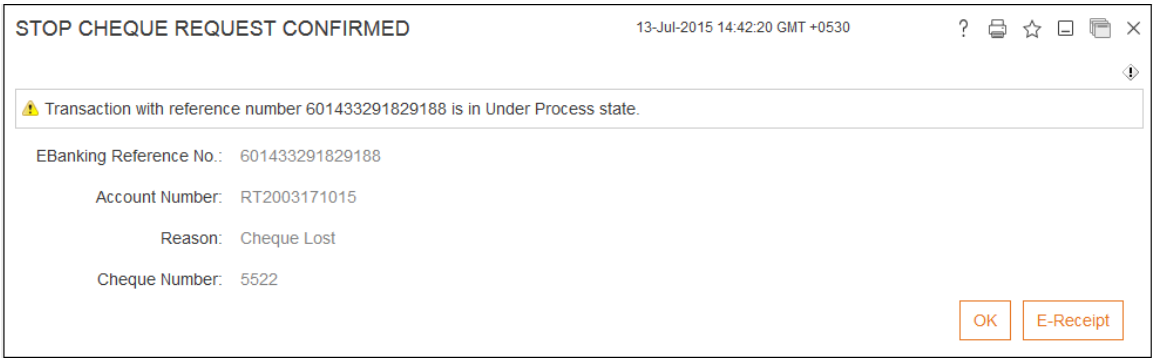
Field Name	Description
Cheque Number	[Optional, Alphanumeric, 6] Indicates the cheque number. Enter the cheque number in the adjacent field.
Cheque Range	[Optional, Option, Numeric, 6] Indicates the range which you want to stop or unblock the cheques. **For Example**: If the user enters the cheque range as 1-5, then all the cheques from 1-5 are blocked / unblocked.

2. Click **Submit**.
The **Stop Cheque Request Verify** screen appears.

Stop Cheque Request Verify

3. Click **Confirm**.
The **Unblock Cheque Request Confirmed** screen with the status message appears.

Unblock Cheque Request Confirmed



4. Click **OK**.
The **Stop or Unblock Cheque Request** screen appears.

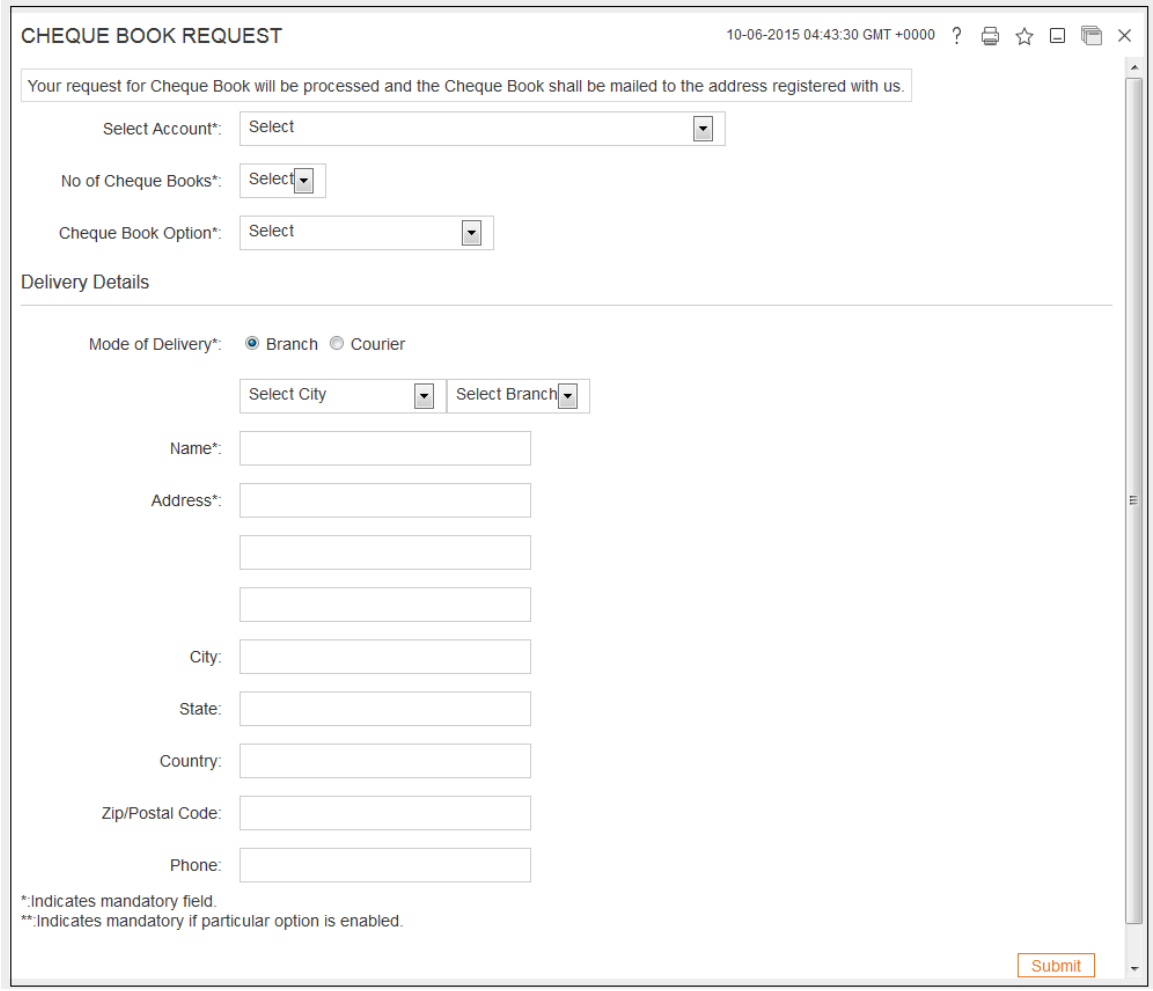
8. Cheque Book Request

Using this option you can request for a cheque book.

To request for a cheque book

1. From the **Customer Services** menu, select **Cheque Book Request.**
The **Cheque Book Request** screen appears.

Cheque Book Request



Field Description

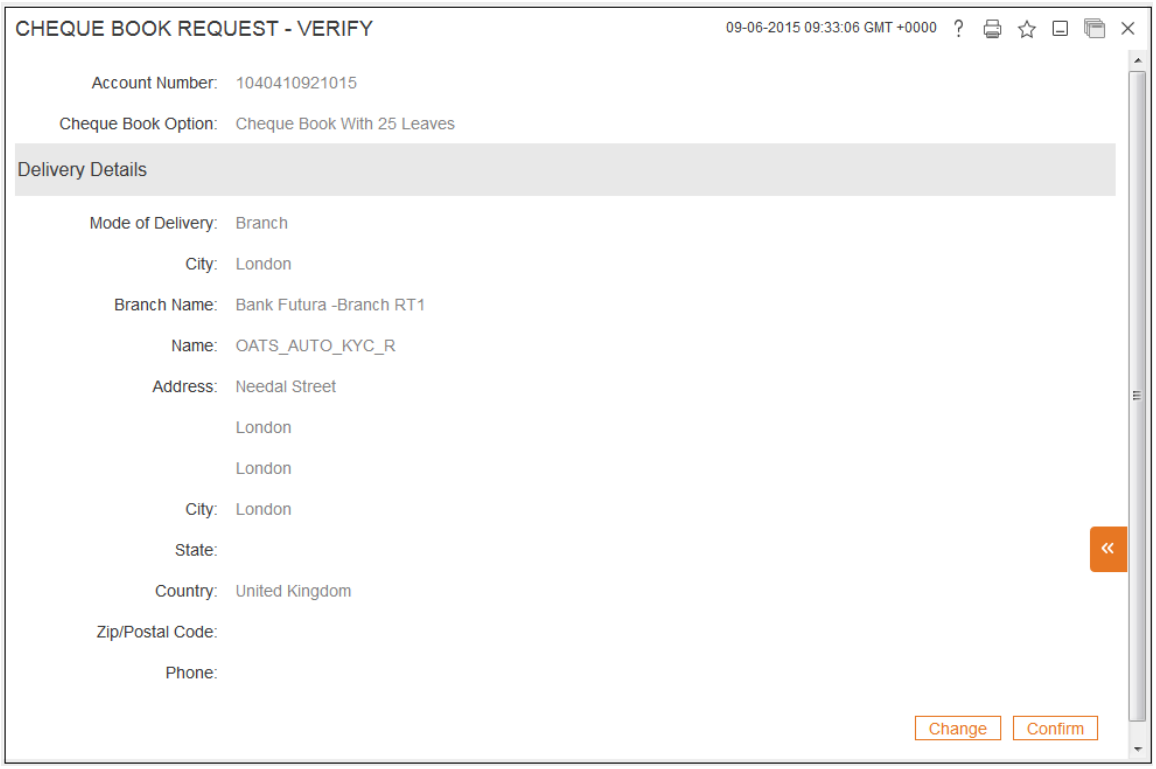
Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates the account number.

Field Name	Description
No of Cheque Books	[Mandatory, Drop-Down] Indicates the number of cheque books.
Cheque Book Type	[Mandatory, Drop-Down] Indicates the type of cheque books.
Cheque Book Option	[Mandatory, Drop-Down] Indicates the number of cheque leaves needed. The options are: • Cheque Book With **10** Leaves • Cheque Book With **25** Leaves • Cheque Book With **50** Leaves
Delivery Details	
Mode of Delivery	[Mandatory, Option] Indicates the mode of delivery. The options available are: • Branch • Courier
	Note: To enable below fields, select the **Branch** option.
City	[Conditional, Drop-Down] Indicates the branch city name.
Branch	[Conditional, Drop-Down] Indicates the branch name from where the cheque book will be collected.
Name	[Optional, Alphanumeric, 35] Indicates the name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Indicates the address for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Indicates the city to which the address belongs.
State	[Optional, Alphanumeric, 35] Indicates the state to which the city belongs.

Field Name	Description
Country	[Optional, Alphanumeric, 35] Indicates the country of the address.
Postal Code	[Optional, Alphanumeric, 35] Indicates the postal code.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.

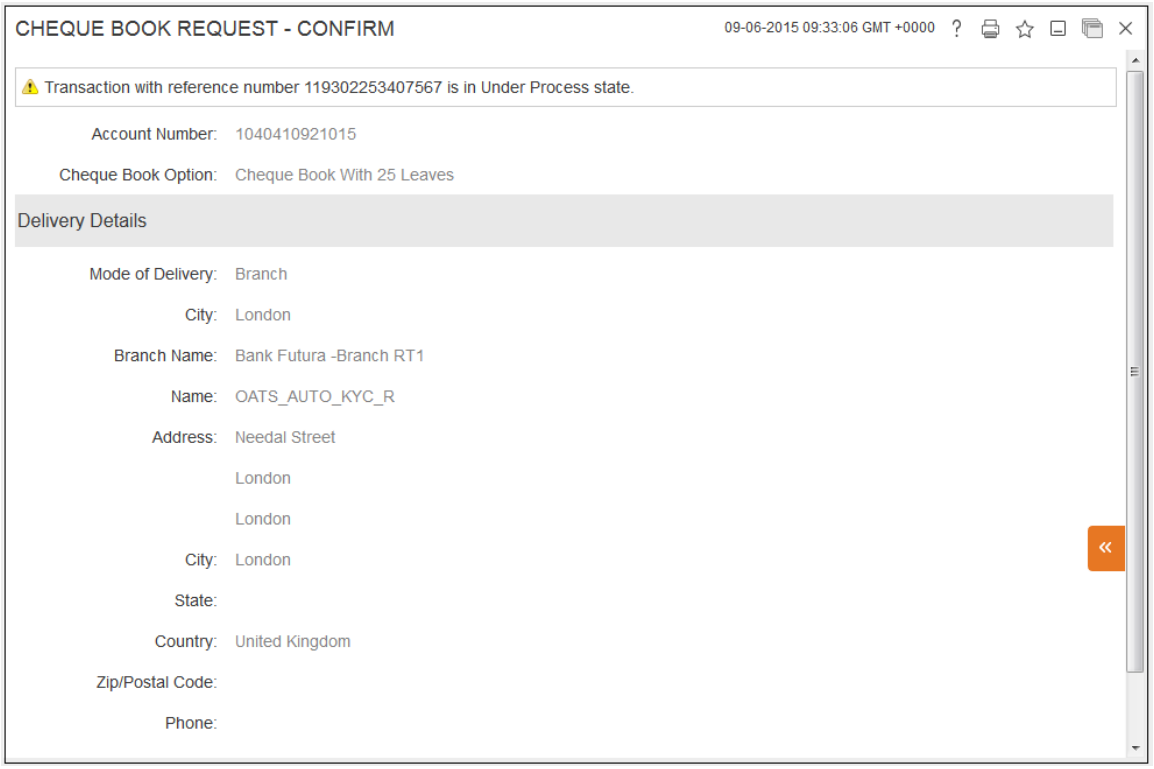
2. Click **Submit**.
The **Cheque Book Request - Verify** screen appears.

Cheque Book Request - Verify



3. Click **Confirm**.
The **Cheque Book Request – Confirm** screen with the status message appears.
OR
Click **Change** to change the cheque book details.

Cheque Book Request - Confirm



4. Click **OK**.
The **Cheque Book Request** screen appears.

9. Cheque Status Inquiry

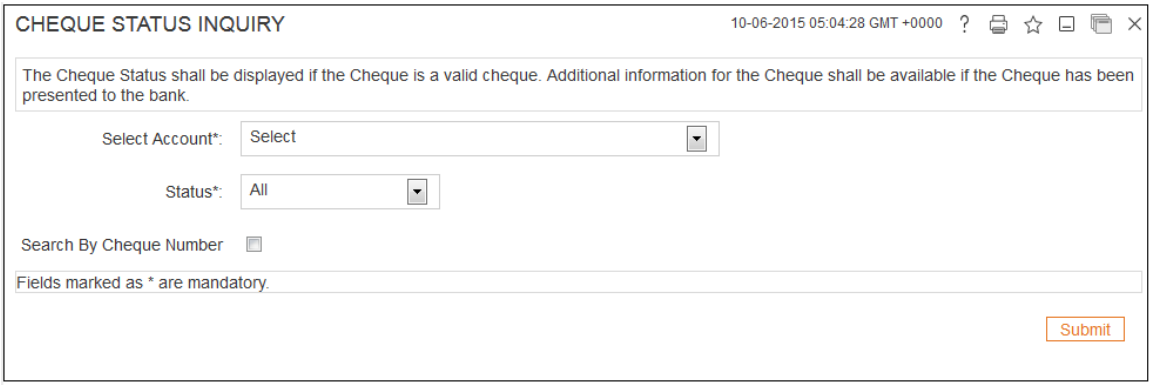
This allows you to view the status of cheques for an account. Specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. Report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

Note: The *Cheque Status* shall be displayed if the cheque is a valid cheque for the selected account.

To inquire cheque status

1. From the **Customer Services** menu, select **Cheque Status Inquiry**.
   The **Cheque Status Inquiry** screen appears.

Cheque Status Inquiry



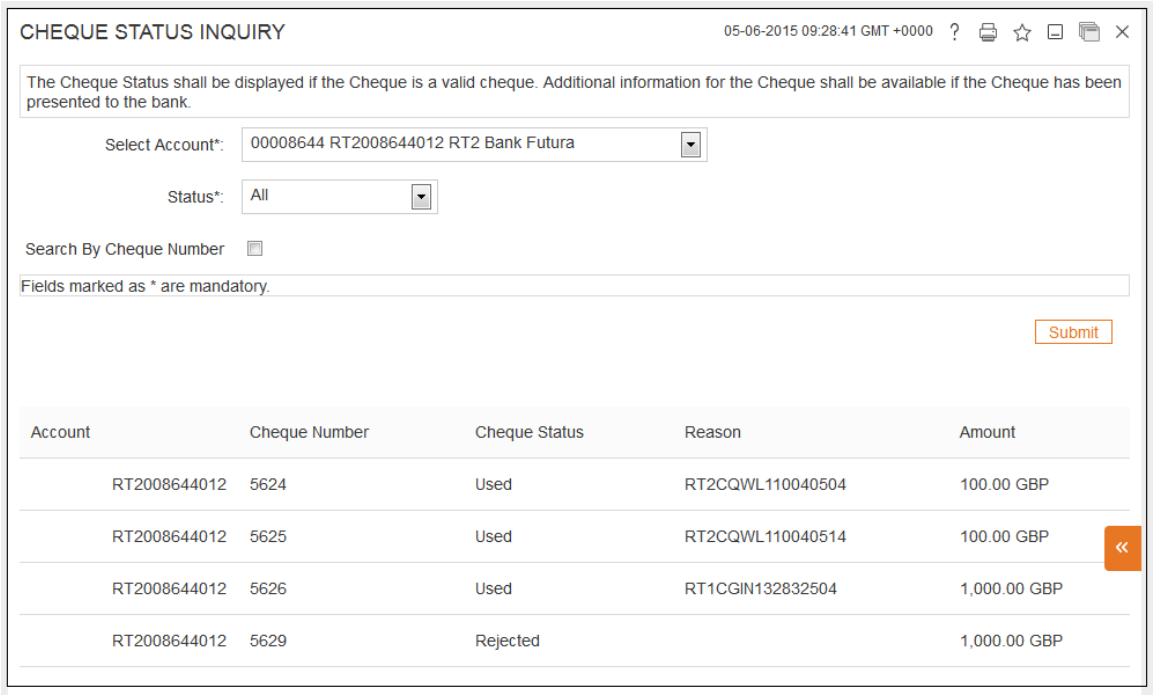
Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates the account for which the stop payment report is to be generated.
Status	[Mandatory, Drop-Down] Indicates the status of cheque for which report is generated.
From Date	[Mandatory, Pick List] Indicates the date from which the report is to be generated. This field appears if you select the **Cancelled**, **Rejected**, **Stopped**, or **Used** options from the **Status** list.

Field Name	Description
To Date	[Mandatory, Pick List] Indicates the date to which the report is to be generated. This field appears if you select the **Cancelled**, **Rejected**, **Stopped**, or **Used** options from the **Status** list.
Search by Cheque Number	[Optional, Cheque Box] Indicates whether search by cheque number facility is available.
Cheque Number	[Conditional, Alphanumeric, Six] Indicates the cheque number whose status is to be inquired.
Cheque Range	[Conditional, Alphanumeric, Six] Indicates the cheque range whose status is to be required.

2. From the **Select Account** list, select the account number.
3. From the **Status** list, select the status.
4. Click **Submit**.
The **Cheque Status** Inquiry screen with search results appears.

Cheque Status Inquiry



Field Description

Field Name	Description
Account	[Display] Displays the account number.
Cheque Number	[Display] Displays the cheque number.
Cheque Status	[Display] Displays the status of cheque for which report is generated.
Reason	[Display] Displays the reason for stopping the payment of the cheque.
Amount	[Display] Displays the cheque amount.

10. Register Report

Using this option, you can register and download a report.

To register and download a report

1. From the **Customer Services** menu, select **Register Report**.
   The **Register Report** screen appears.

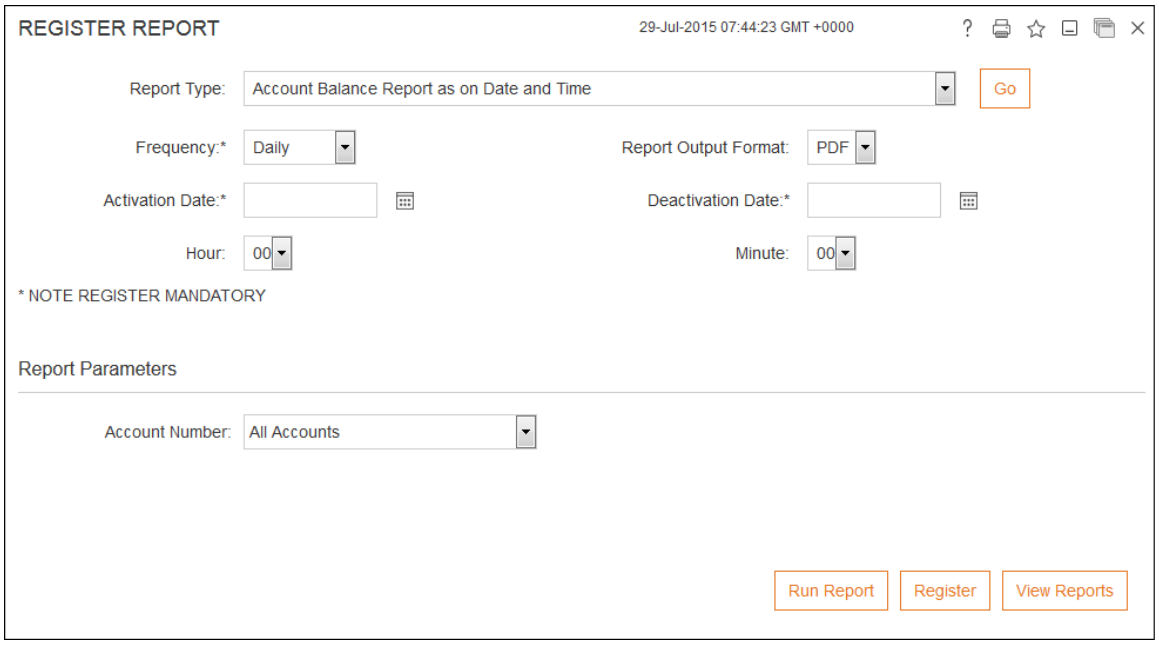
Register Report

Field Description

Field Name	Description
Select Report Type	[Mandatory, Drop-Down] Indicates the report type.

2. From the **Report Type** list, select the appropriate report
3. Click **Go**.
   The **Register Report** screen appears.

Register Report



Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Indicates the report frequency. The options are: • Daily • Once • Immediately
Report Output Format	[Mandatory, Drop-Down] Indicates the report output format. The options are: • PDF • HTML • Excel
Activation Date	[Conditional, Pick List] Indicates the report activation date. This field is displayed depending upon the selection in the frequency field.
Deactivation Date	[Conditional, Pick List] Indicates the report deactivation date.

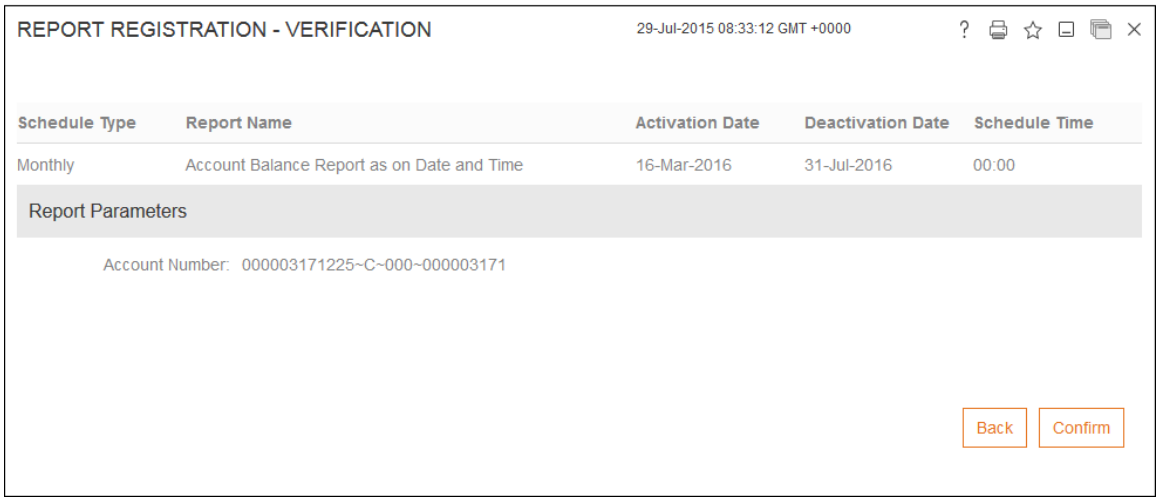
Field Name	Description
Hour	[Conditional, Drop-Down] Indicates the time in hours.
Minute	[Conditional, Drop-Down] Indicates the time in minutes.

4. From the **Frequency** list, select the report frequency.
5. Click **Run Report**.
   The **File Download - Security Warning** screen appears.
6. Click **Save** to save the file.
   OR
   Click **Cancel** to close the window.

To register a report

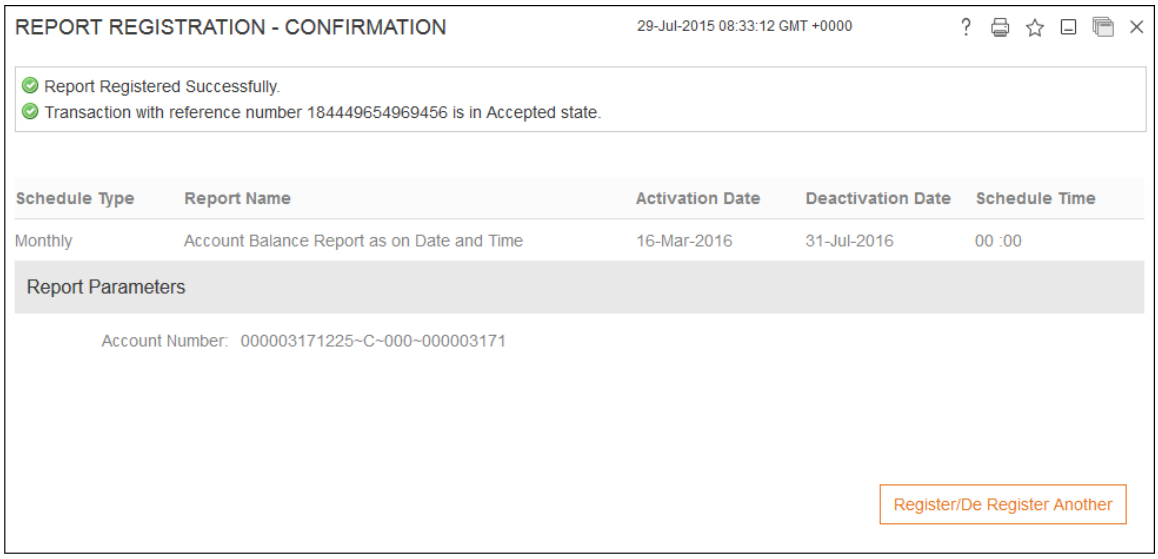
7. Click **Register**.
   The **Report Registration - Verification** screen appears.

Report Registration - Verification



8. Click **Confirm**.
   The **Register Reports** screen appears.
   OR
   Click **Back** to navigate to the previous screen.

Report Registration Confirmation



To view a report

1. From the **Customer Services** menu, select **View Registered Report**.
   The **View Register Report** screen appears.
2. Click **GO**.
   The **Register Report** screen appears.
3. Select the report frequency and report download format.
4. Enter the date range.
5. Click **View Reports**.
   The **Report** screen appears.

11. Manage External Accounts

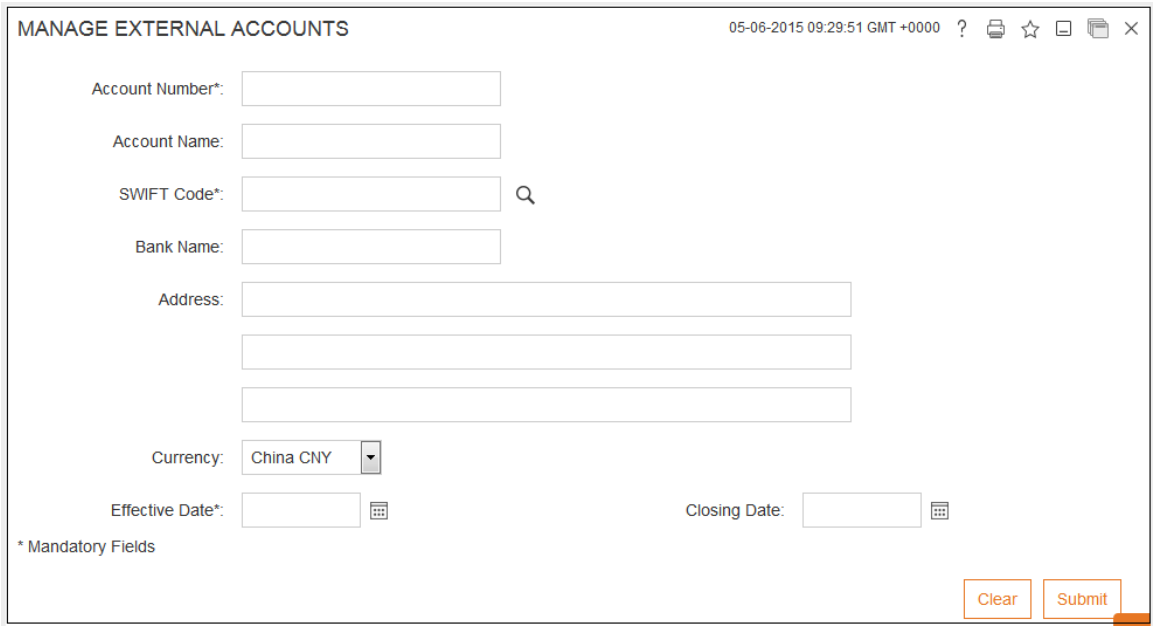
The user may have accounts in multiple banks. This option enables statement access for the external accounts.

The *Add External Accounts* option allows the user to add external accounts.

To add external accounts

1. From the **Accounts** menu, select **Add External Accounts**.
The **Manage External Accounts** screen appears.

Manage External Accounts



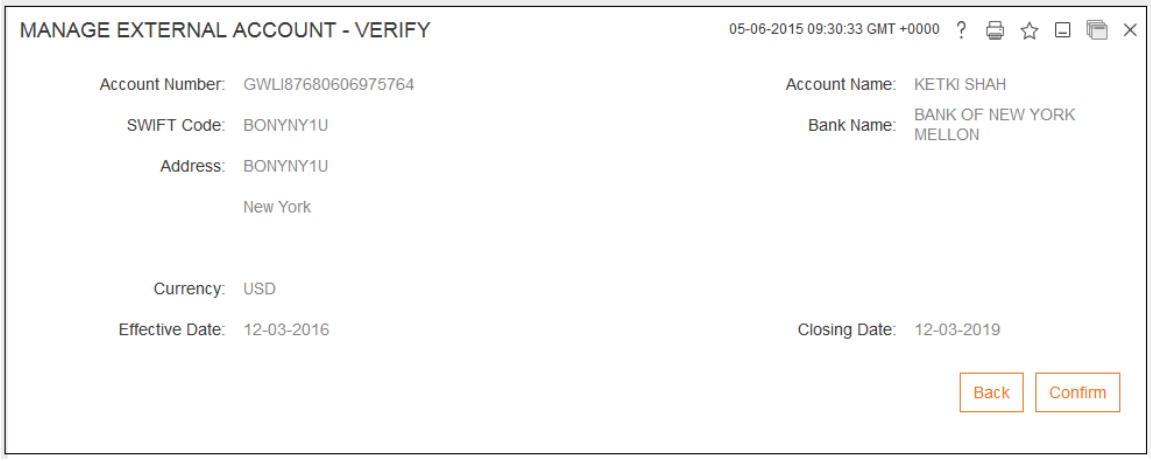
Field Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric, 20] Indicates the account number.
Account Name	[Optional, Alphanumeric, 50] Indicates the account name.
SWIFT Code	[Mandatory, Pick List] Indicates the SWIFT code to search bank details. Type the search characters in the adjacent field to perform search based on the typed characters, if required.

Field Name	Description
Bank Name	[Display] Displays the bank name, corresponding to the SWIFT code.
Address	[Display] Displays the bank address.
Currency	[Mandatory, Drop-Down] Indicates the currency.
Effective Date	[Mandatory, Pick List] Indicates the start date for the external account.
Closing Date	[Mandatory, Pick List] Indicates the end date for the external account.

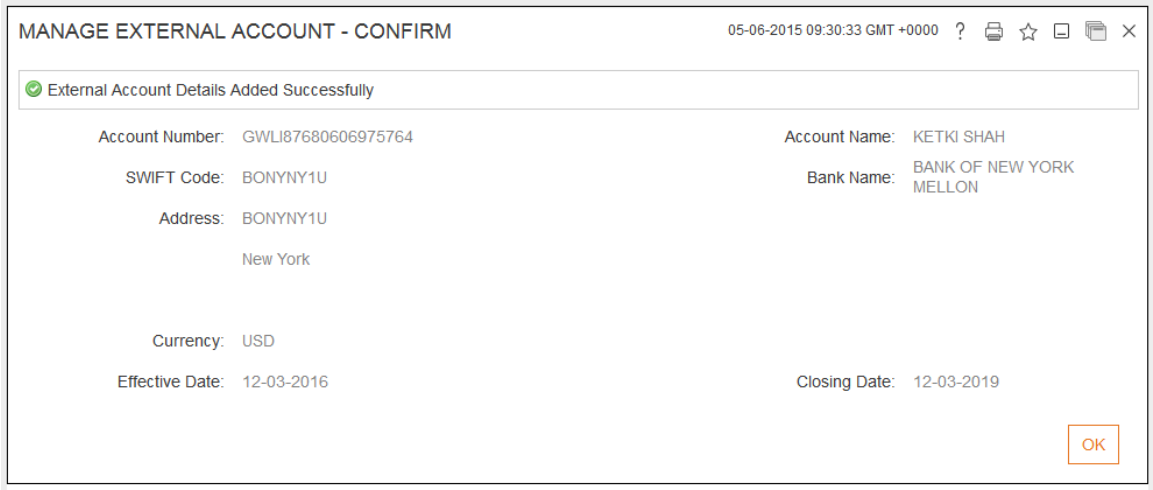
2. In the **Account Number** field, enter the account number.
3. From the SWIFT Code list, select the appropriate code.
4. In the **Effective Date** field, select the start date for the external account.
5. Click **Submit**.
The **Manage External Account - Verify** screen appears.

Manage External Accounts - Verify



6. Click **Confirm**.
The **Manage External Account – Confirm** screen with the status message appears.

Manage External Account - Confirm



7. Click **OK**.
The **Manage External Account – Confirm** screen appears.

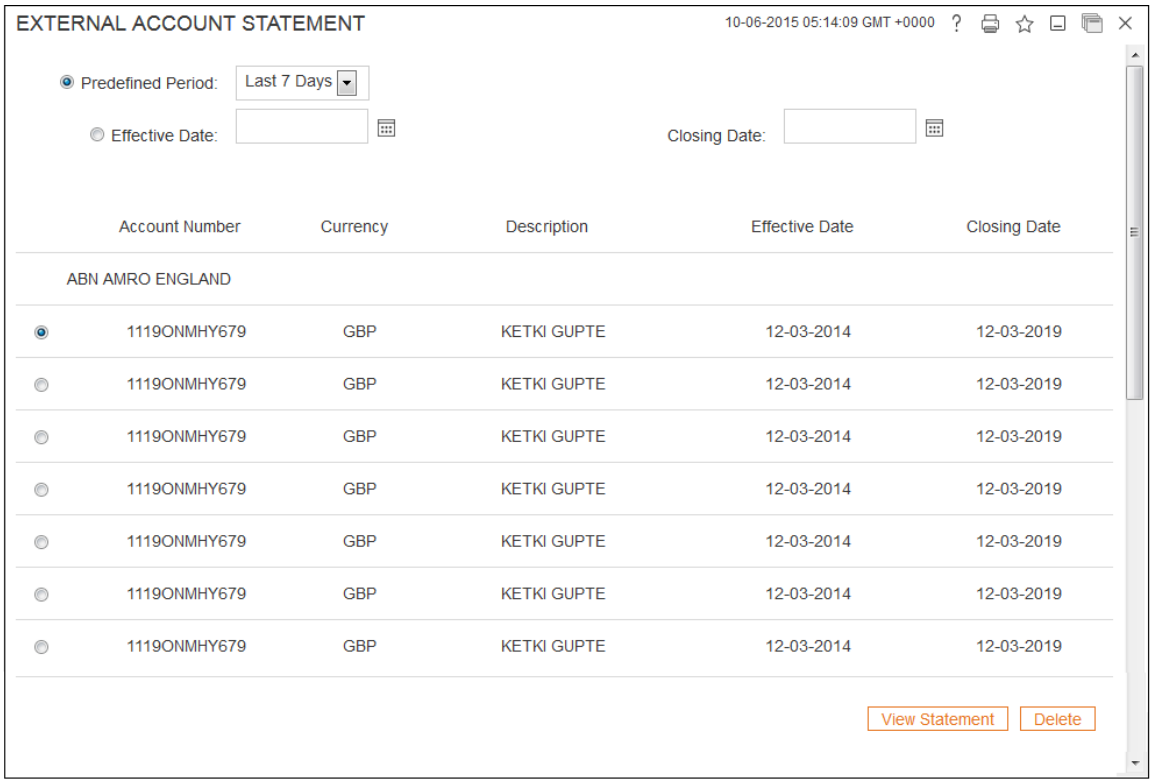
12. External Account Statement

Using *External Account Statement* you can see the account statements for the registered external accounts. The account statement will be displayed only if any MT940 statement is received from the other Bank.

To view external account statement

1. From the **Accounts** menu, select **External Account Statement**.
The **External Account Statement** screen appears.

External Account Statement



Field Description

Field Name	Description
Predefined Period	[Optional, Option, Drop-Down] Indicates the predefined period for external account statement. The options are: • Last 7 days • Last 15 days • Last 30 days

Field Name	Description
Effective Date	[Optional, Radio Button, Pick list] Indicates the effective date for the external account statement.
Closing Date	[Optional, Pick List] Indicates the closing date for external account statement.
Column Name	**Description**
Account Number	[Display] Displays the external account numbers mapped to the user.
Currency	[Display] Displays the account currency.
Description	[Display] Displays the account description.
Effective Date	[Display] Displays the effective date of the account statement registration.
Closing Date	[Display] Displays the closing date of the account statement registration.

2. Click **Delete** to de-link the external account from statement view.
   The **External Account Delete – Verify** screen appears.
   OR
   Click **View Statement**.
   The **External Account Statement Details** screen appears.
3. Click **Confirm**.
   The **External Account Delete – Confirm** screen appears.

13. Alerts

The alert system is designed to notify customers whenever certain events take place. The configured email ID or the mobile number of the respective account holder is used to send an alert.

The Alerts can be sent by the following three methods:

- Email
- SMS
- On-Screen

The alerts types are:

- **Default Alerts**

  The default alerts are sent by the system and are not available for the subscription.

- **Subscribed Alerts**

  The alerts that can be subscribed for and that are configured as on screen alerts, are displayed on the screen - in the Notifications widget on dashboard and in Mailbox - if they have been subscribed for, to be delivered either thought email, SMS or both.

  The subscribed alerts are of the following types:

  - User Level Alerts
  - Customer Level Alerts
  - Account Level Alerts

- **Interactive Alerts**

  The interactive alerts are sent from the system with the provision of the required options to complete the activity.

To register for alerts

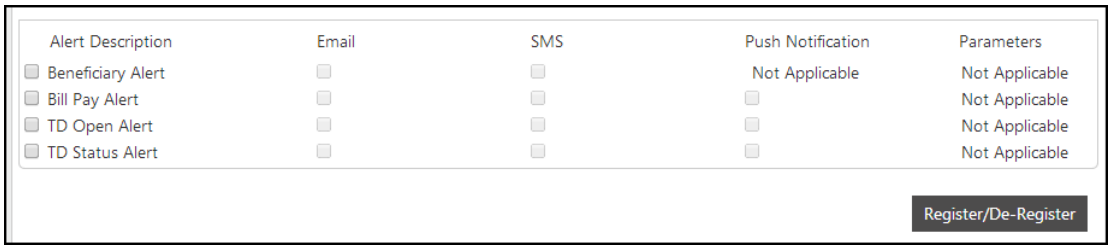
1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.

Alerts

Field Description

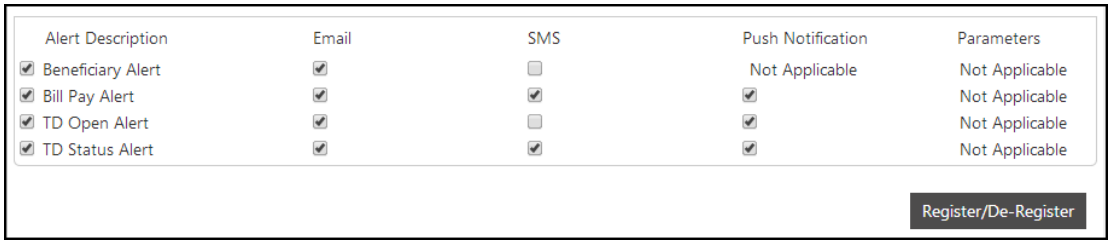
Column Name	Description
Alert Type	[Optional, Option] Indicates the alert type. The alert types are: • User Alerts • Customer Alerts • Account Alerts
Customer No.	[Optional, Drop-Down] Indicates the customer number.
Account Number	[Optional, Drop-Down] Indicates the account number.

Alert Registration



2. To enable the alert facility, select the appropriate **Alert Description** check box.

Selected Alerts



Column Description

Column Name	Description
Alert Description	[Optional, Check Box] Indicates whether alert facility is available for the account.
Email	[Optional, Check Box] Indicates whether email alert facility is available for the account.
SMS	[Optional, Check Box] Indicates whether SMS alert facility is available for the account.
Push Notification	[Optional, Check Box] Indicates whether push notification facility is available for the account.

3. Click **Register/De-Register**.
The below screen appears with success message.

Success Message

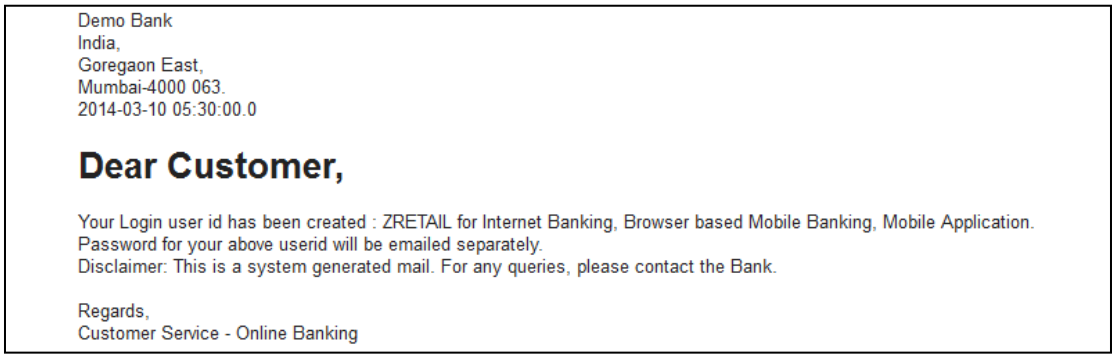
13.1 Default Alerts

The default alerts are sent by the system and are not available for the subscription.

The default alerts are sent whenever the following events take place.

- User Created

User Created Alert



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.
2014-03-10 05:30:00.0

Dear Customer,

Your Login user id has been created : ZRETAIL for Internet Banking, Browser based Mobile Banking, Mobile Application.
Password for your above userid will be emailed separately.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

- User Activated

User Activated Alert

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

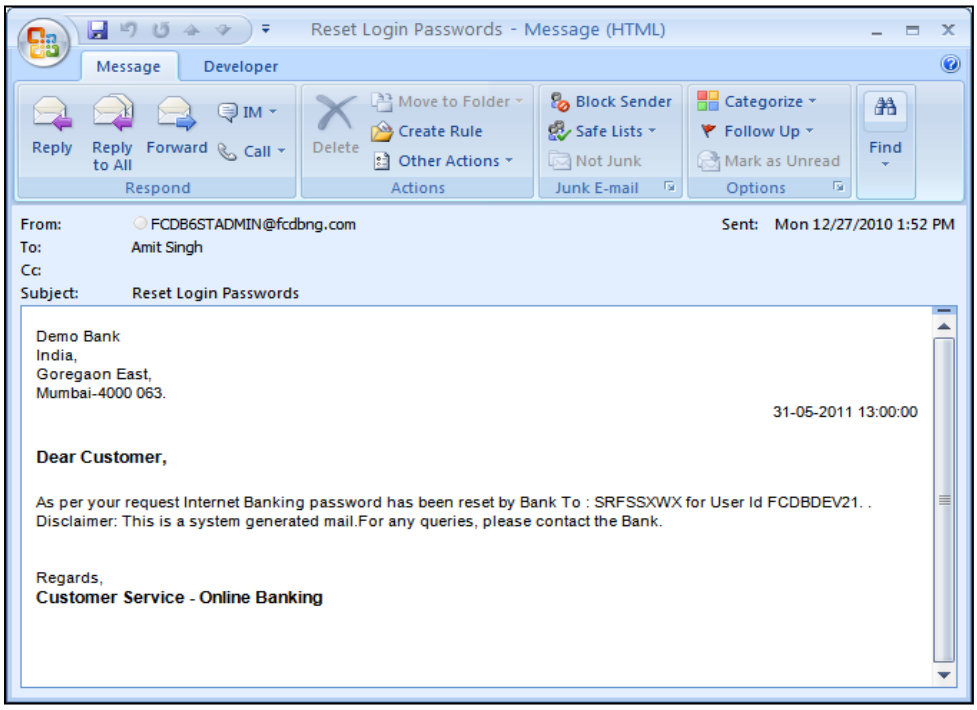
Dear Customer,

You have been activated on 2014-03-10 05:30:00.0.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

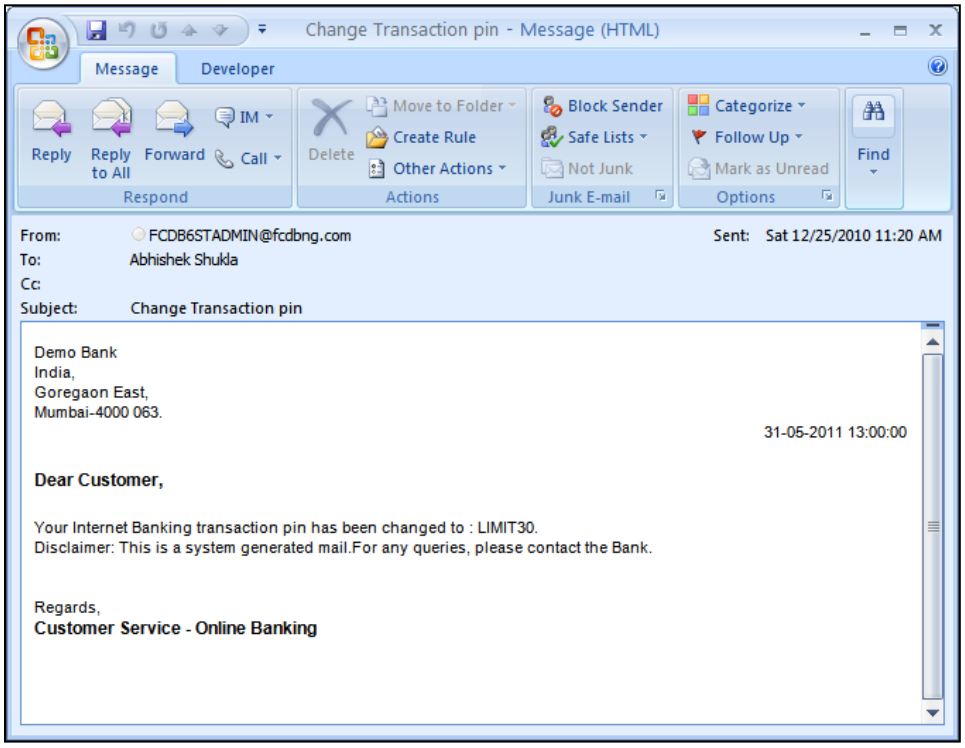
Regards,
Customer Service - Online Banking

- Reset Password

Reset Password by Bank

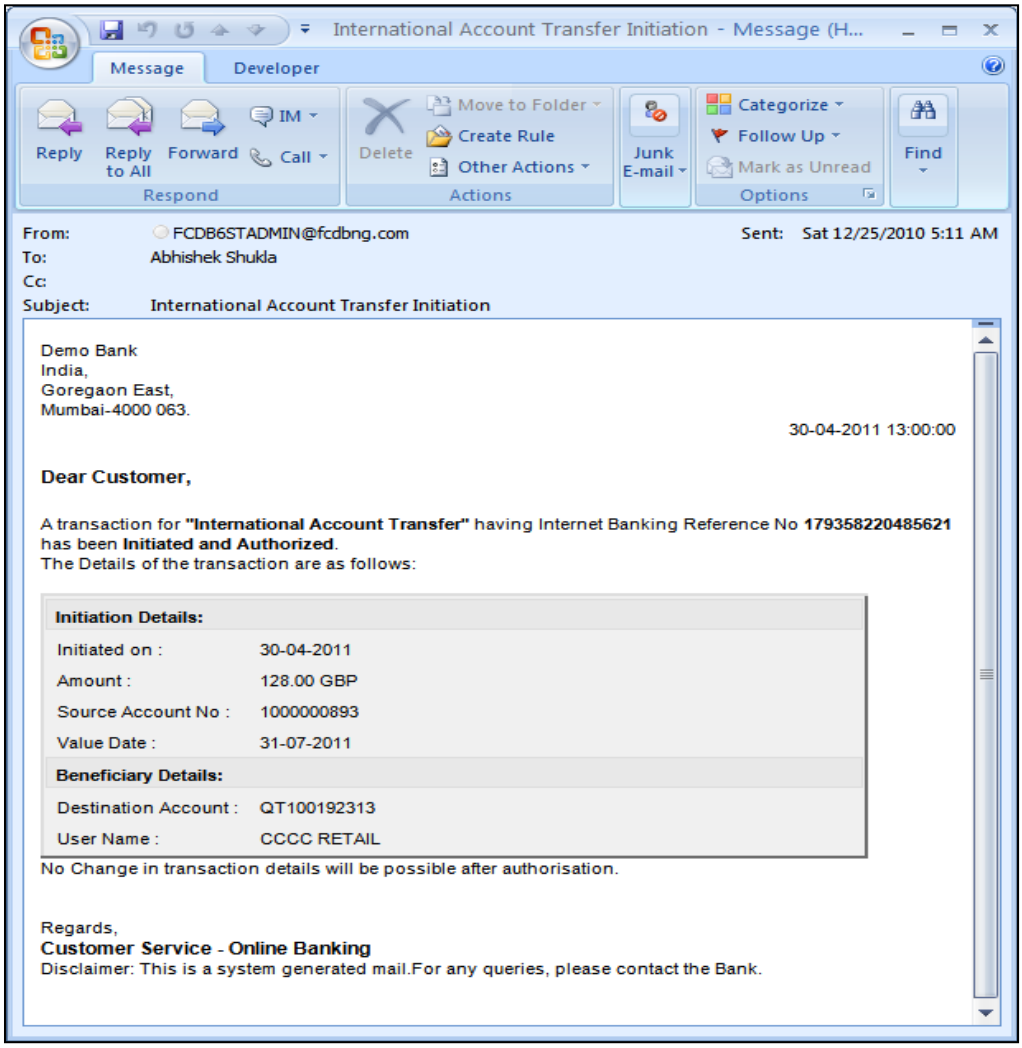


Reset Password by User



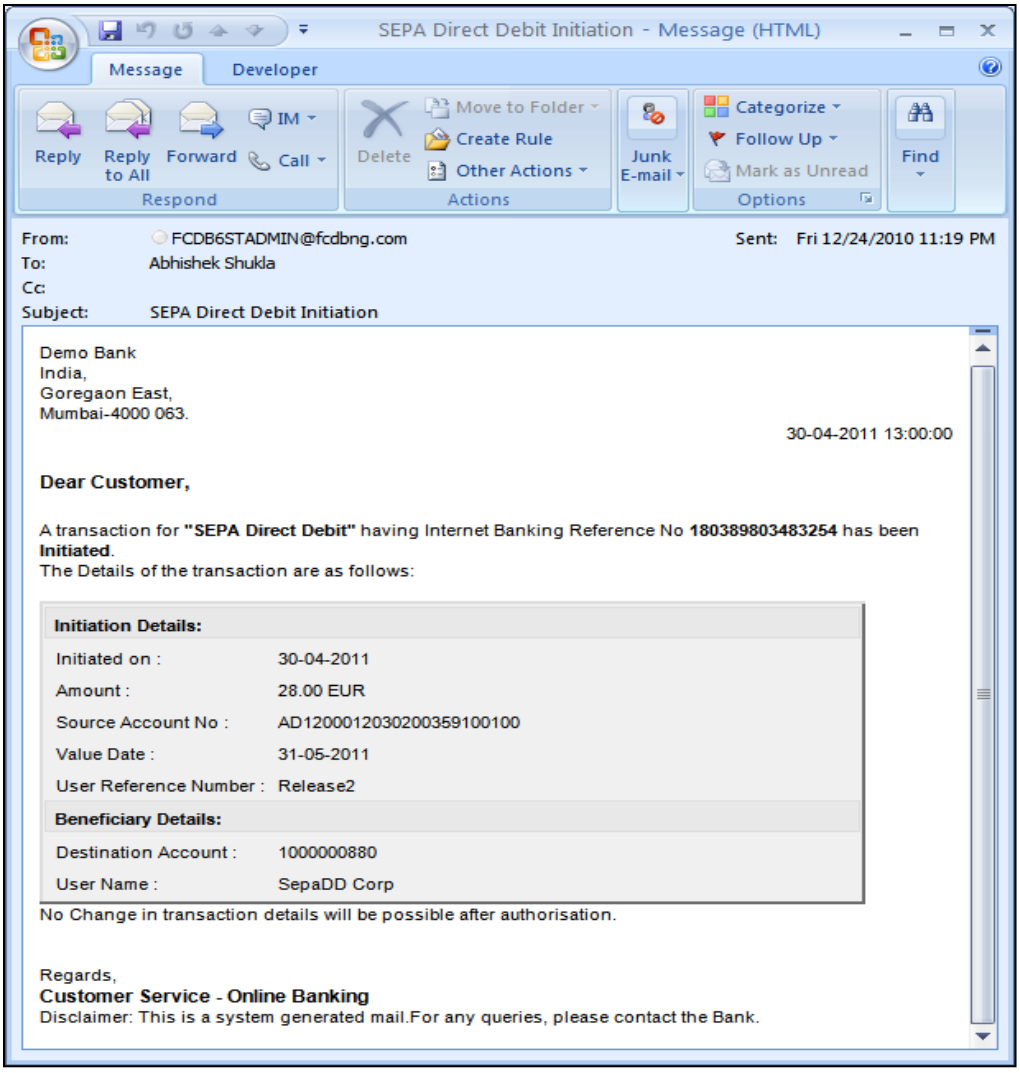
- Transaction Initiation (*Service Request Process*) and the *Status* Change.
    - Reminder Alert for Future Dated Transactions (*Pay Later*)
    - Reminder Alert for *Authorization*
    - Alert for successful processing of Transaction (*Pay Now*)
    - Alert for successful processing of Future Dated Fund Transfers (*Pay Later*)
    - Alert for failure in processing of Fund Transfers (*Pay Later*)
- Alert to Beneficiary that are applicable for following:
    - Internal Remittance
    - Internal Transfer
    - Domestic Transfer
    - International Funds Transfer

International Funds Transfer



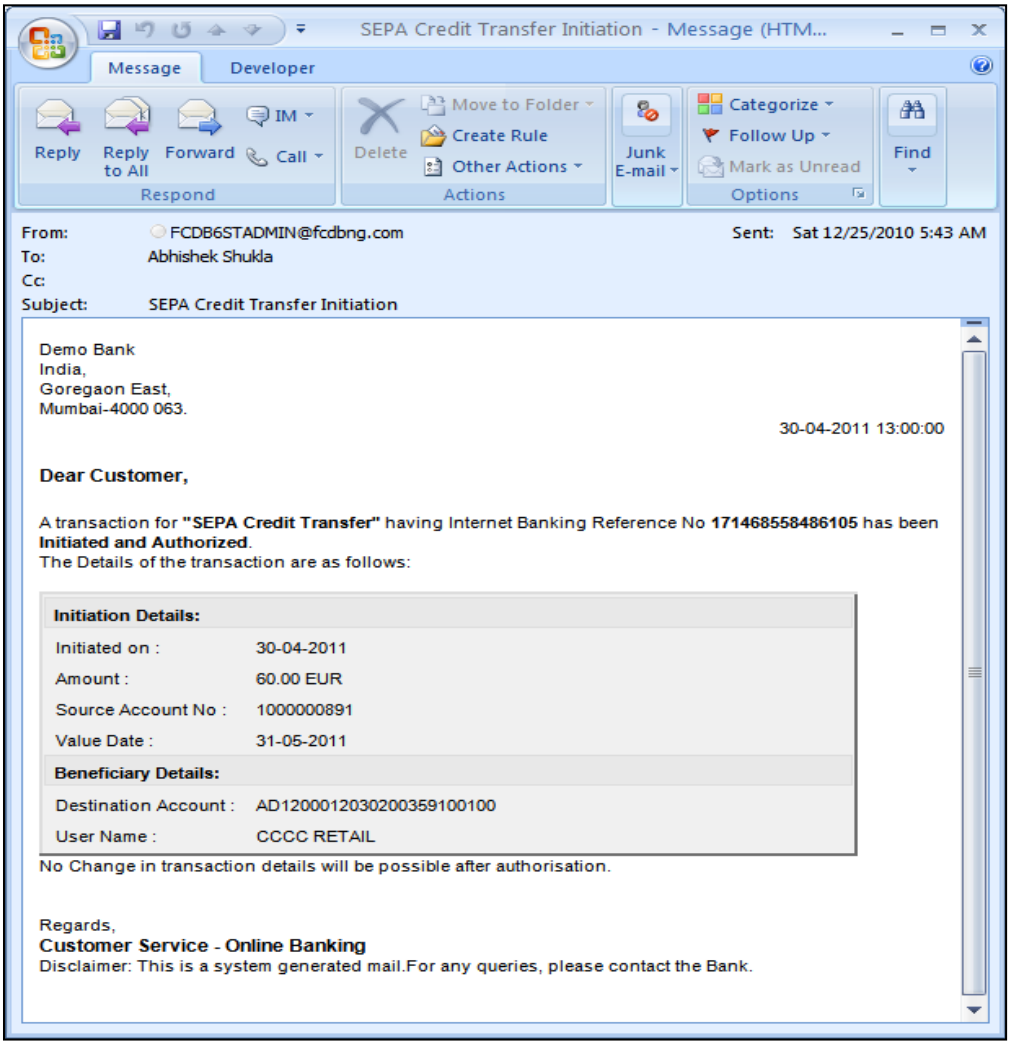
- SEPA Direct Debits

SEPA Direct Debits



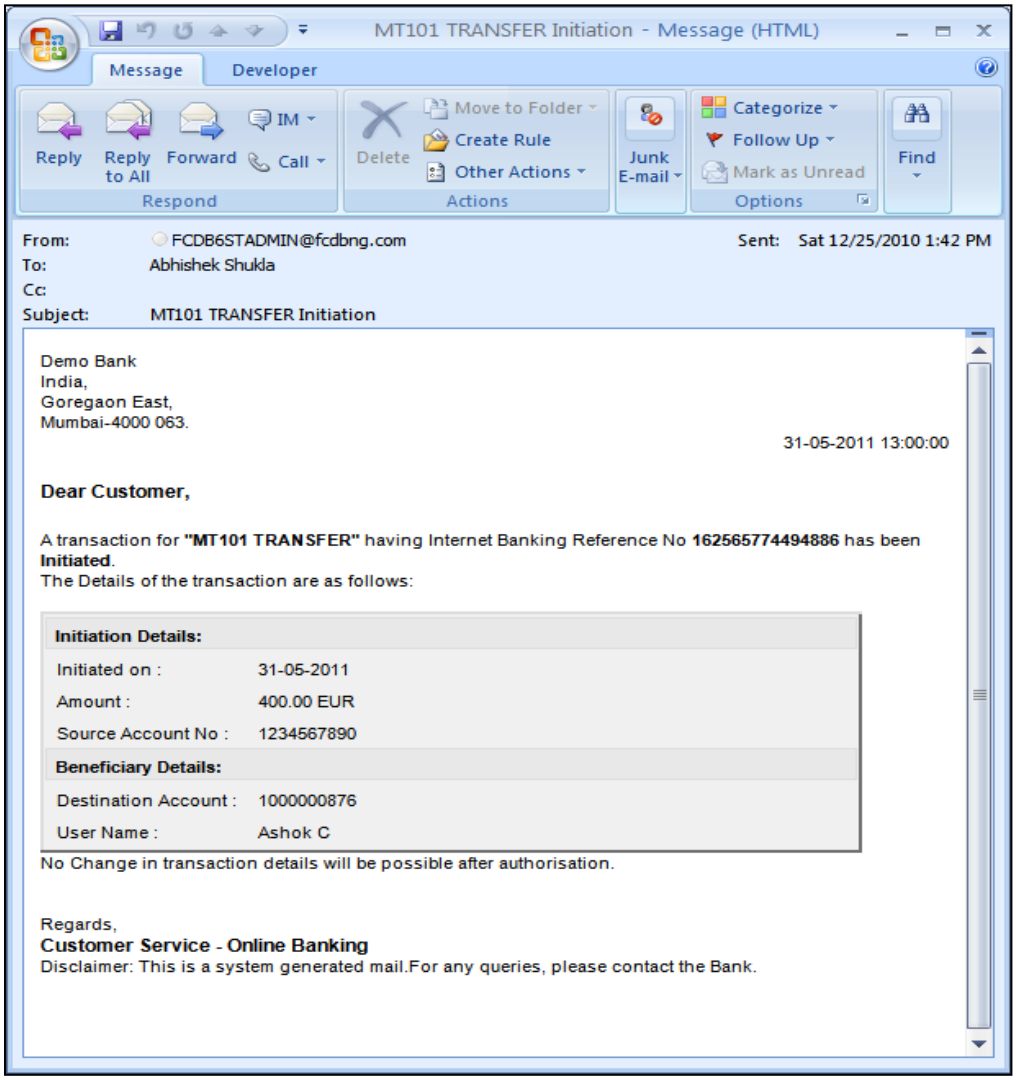
- SEPA Credit Transfers

SEPA Credit Transfers



- MT101 Funds Transfers

MT Funds Transfer



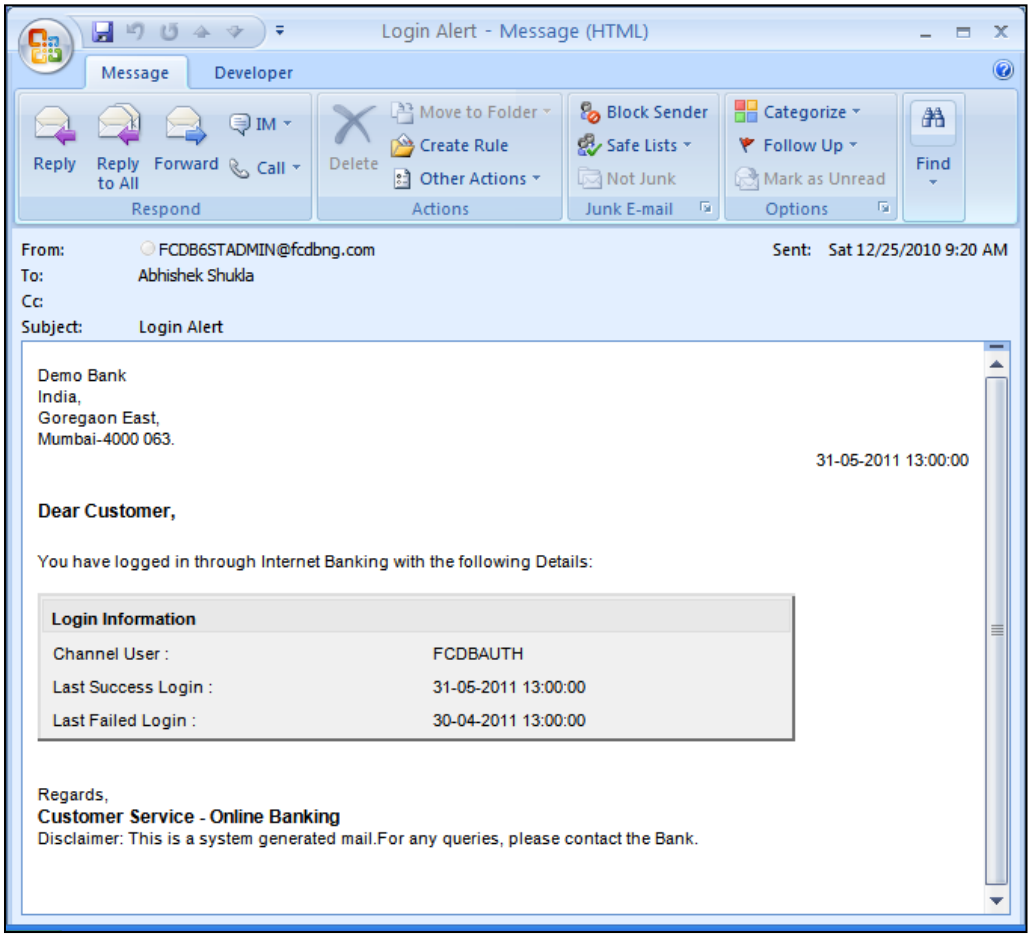
13.2 Subscribed - User Alerts

These alerts are sent when there is user level change like change in password; change in email, account is locked etc.

The User Alerts are sent whenever the following events take place.

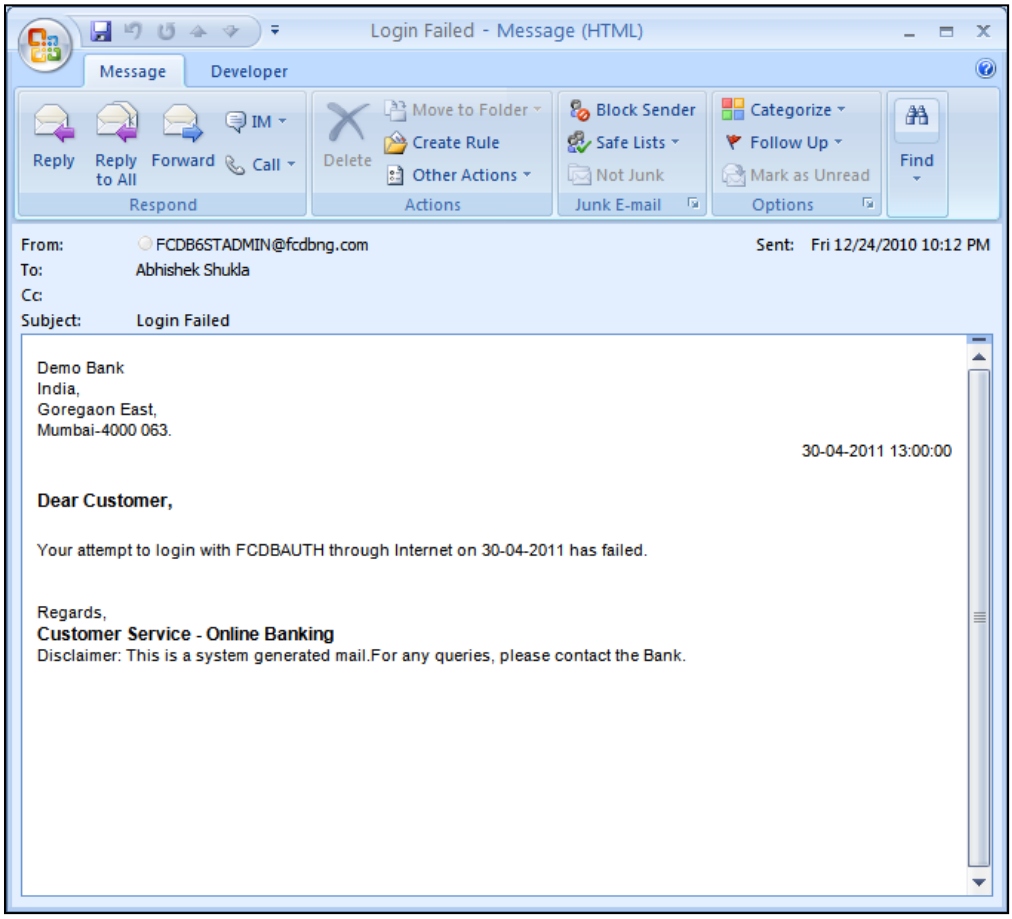
1. **Login** – An alert is sent to the Account Holder as soon as the Login Process is successful for the respective account, irrespective of the channel used for the login process.

Login



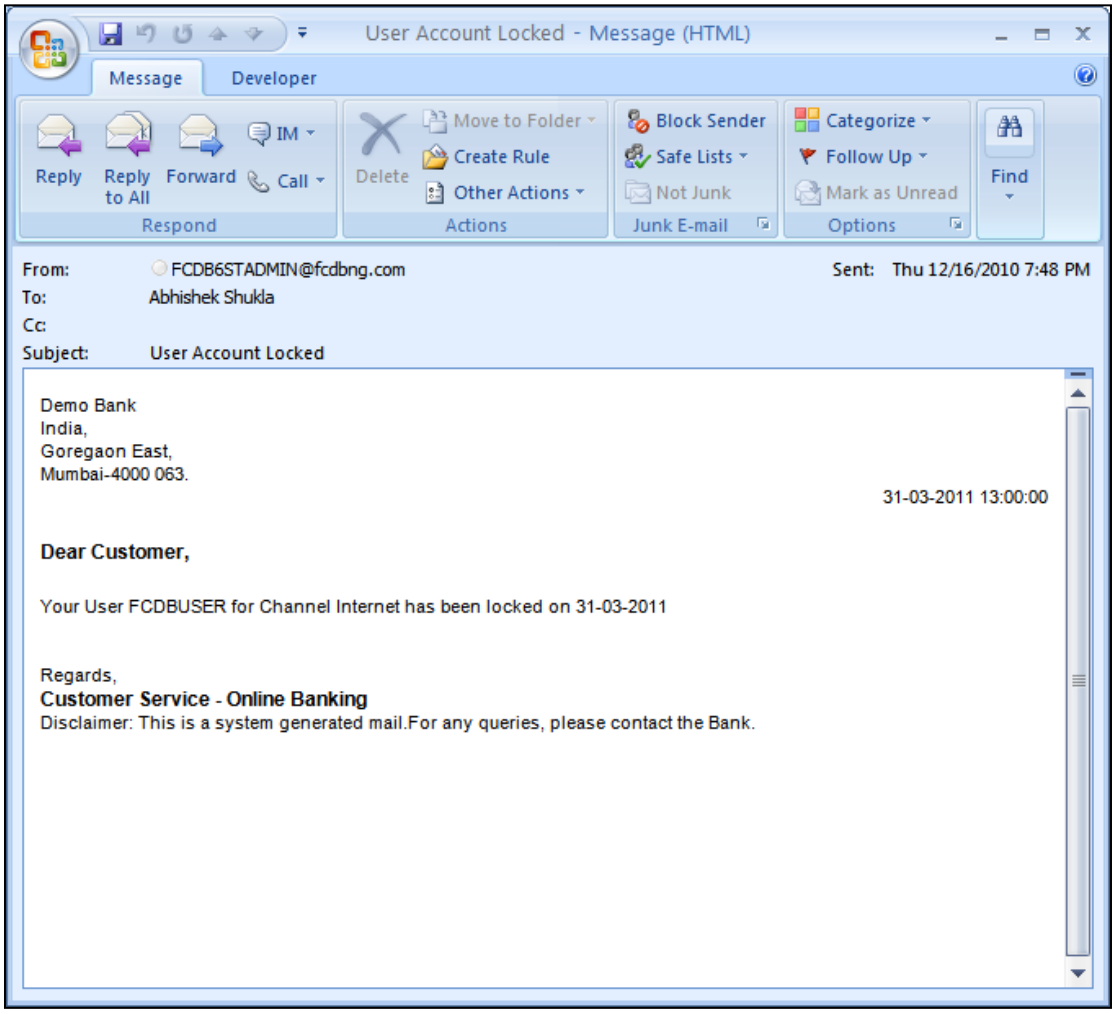
2. **Login Failed** – An alert is sent to the Account Holder as soon as the Login Process is failed for the respective account, due to incorrect password or any other reason.

Login Failed



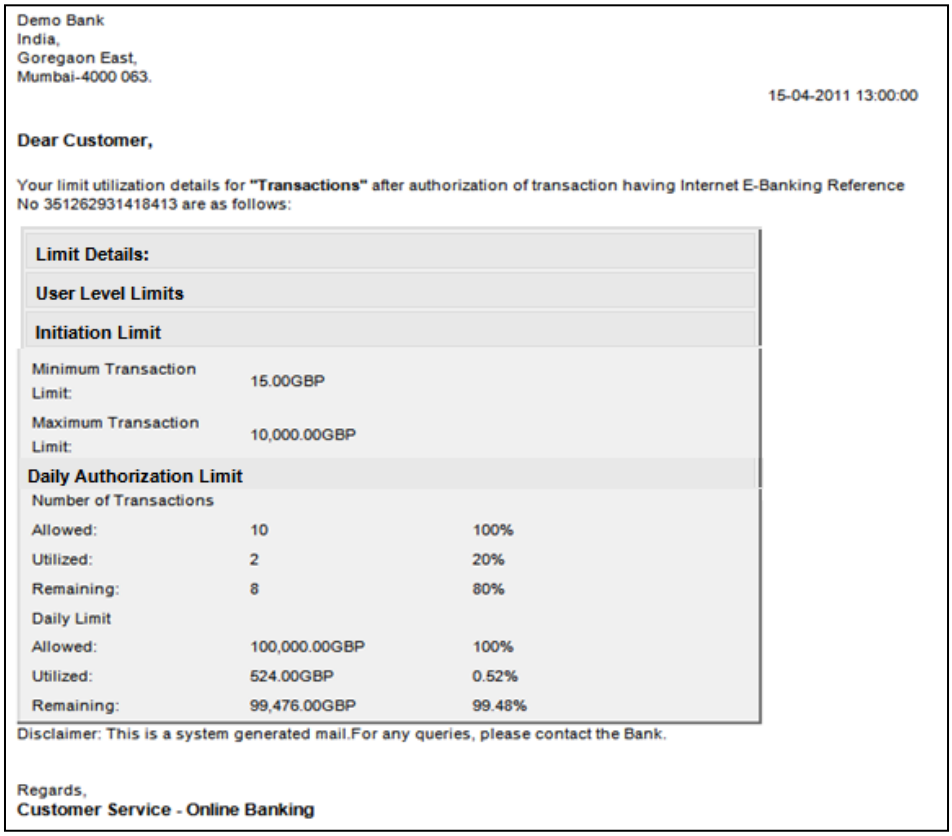
Note: If a user tries to enter the incorrect password consecutively for more than "*n*" *number of times*, then the respective account may get automatically locked.

Account Locked



3. **Limit Utilization** – On authorizing the Transaction Type, an alert about the Limit Utilization is sent to the Account Holder.

Limit Utilization



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

15-04-2011 13:00:00

Dear Customer,

Your limit utilization details for **"Transactions"** after authorization of transaction having Internet E-Banking Reference No 351262931418413 are as follows:

Limit Details:

User Level Limits

Initiation Limit

Minimum Transaction Limit:	15.00GBP	
Maximum Transaction Limit:	10,000.00GBP	

Daily Authorization Limit

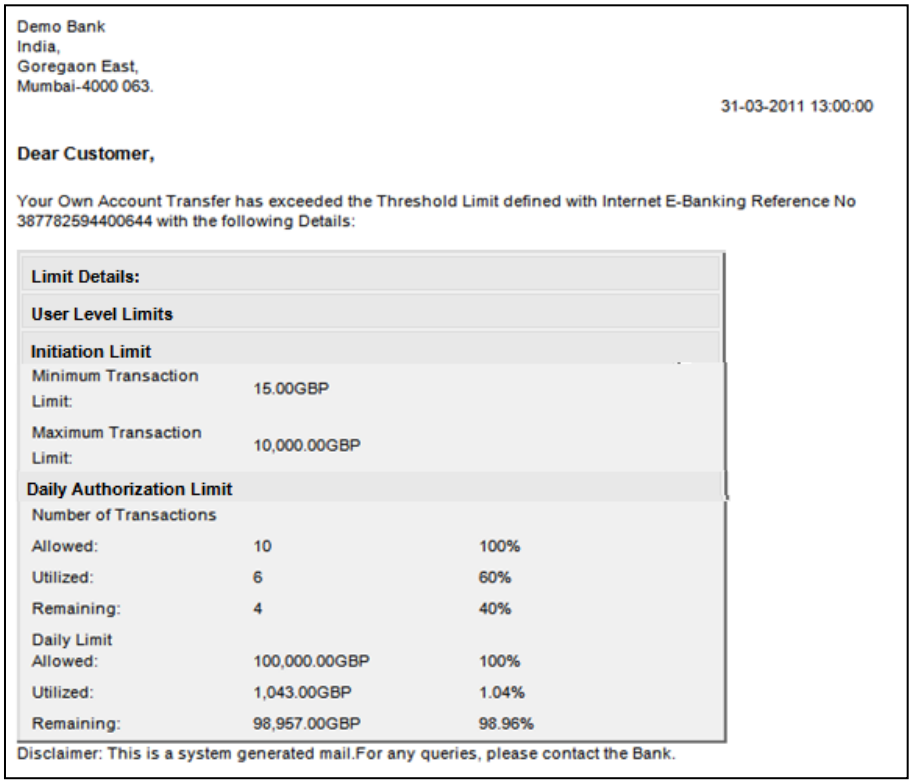
Number of Transactions		
Allowed:	10	100%
Utilized:	2	20%
Remaining:	8	80%
Daily Limit		
Allowed:	100,000.00GBP	100%
Utilized:	524.00GBP	0.52%
Remaining:	99,476.00GBP	99.48%

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

4. **Limit Utilization Warning on Predefined Threshold** – Once the Pre-defined threshold limit is reached, an alert should be sent to the account holder for the respective account.

Limit Utilization Warning on Predefined Threshold



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-03-2011 13:00:00

Dear Customer,

Your Own Account Transfer has exceeded the Threshold Limit defined with Internet E-Banking Reference No 387782594400644 with the following Details:

Limit Details:		
User Level Limits		
Initiation Limit		
Minimum Transaction Limit:	15.00GBP	
Maximum Transaction Limit:	10,000.00GBP	
Daily Authorization Limit		
Number of Transactions		
Allowed:	10	100%
Utilized:	6	60%
Remaining:	4	40%
Daily Limit		
Allowed:	100,000.00GBP	100%
Utilized:	1,043.00GBP	1.04%
Remaining:	98,957.00GBP	98.96%

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

5. **Forex Rate Alert** – An alert is sent to the account holder when the target price of any specified currency pair has been attained.

   Additionally, an alert is also sent when:

   - The buy rate is lower than the target rate.
   - In case if the buy rate is applicable to the sell rate, the alert is sent whenever the target rate is attained.
   - The buy rate is higher than the target rate.

To register user alerts

1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.

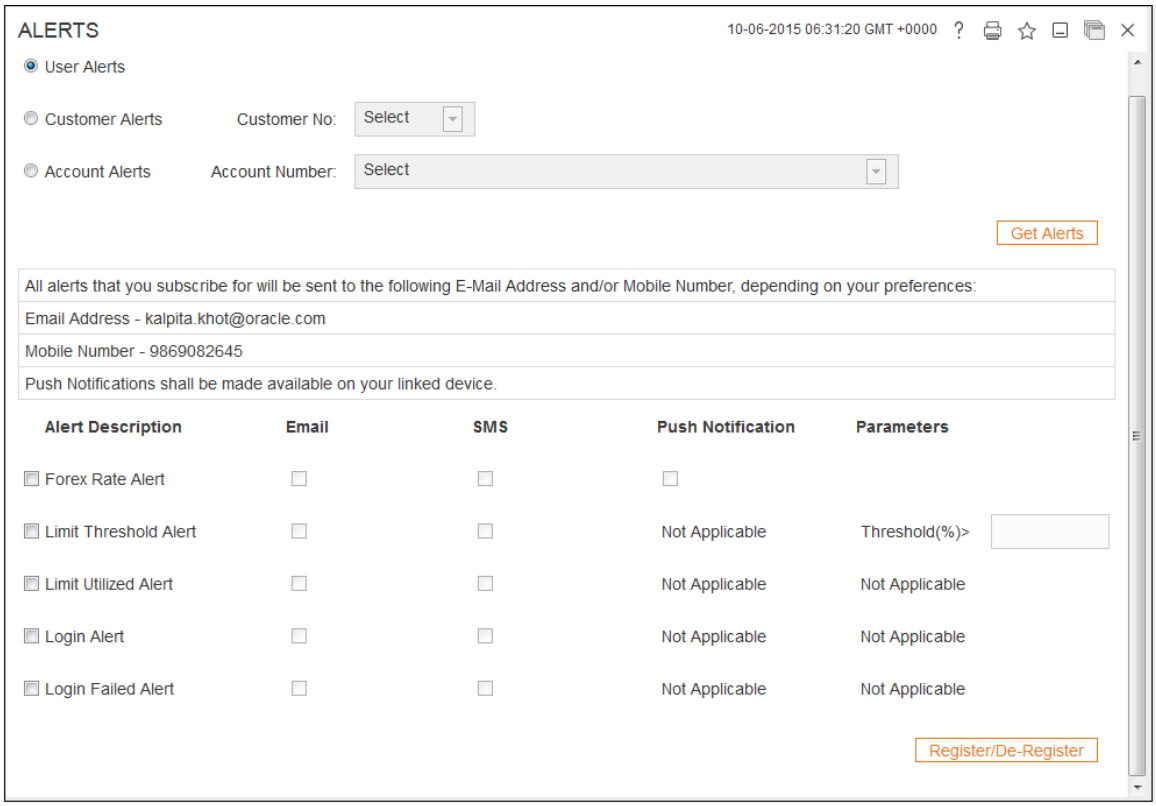
Alerts

Field Description

Field Name	Description
User Alerts/ Customer Alerts/ Account Alerts	[Optional, Option] Indicates the user/customer/account type of alerts.
Customer Number	[Conditional, Drop-Down] Indicates the customer number. To enable this field select the **Customer Alerts** option.
Account Number	[Conditional, Drop-Down] Indicates the account number. To enable this field select the **Account Number** option.

2. Select the appropriate alert option.
   a. If you select **Customer Alert** option:
      i. From the **Customer No** list, select the customer ID.
   b. If you select **Account Alerts** option:
      ii. From the **Account Number** list, select the appropriate account number.
3. Click **Get Alerts**.
   The **Alert specification** screen with the description appears.

Alerts



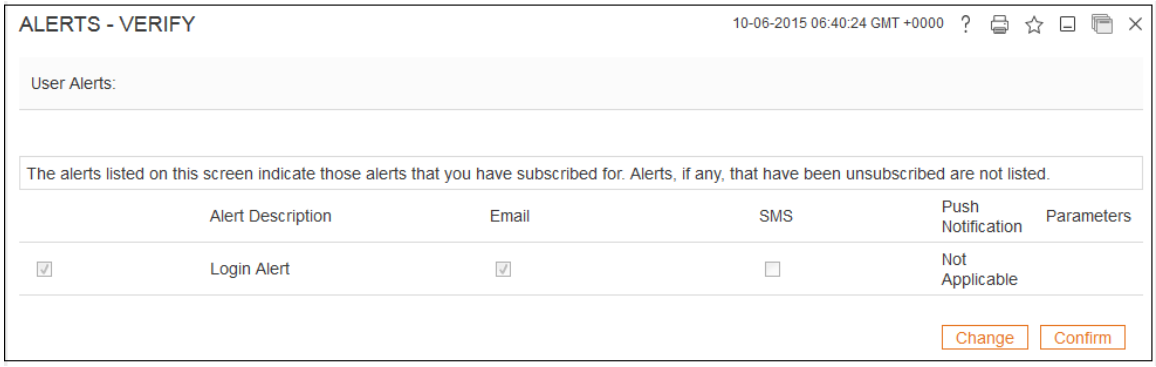
Field Description

Field Name	Description
Alert Description	[Optional, Check Box] Indicates whether alert facility is available for the account.
Email	[Conditional, Check Box] Indicates whether email facility is available for the account.
SMS	[Conditional, Check Box] Indicates whether SMS facility is available for the account. To enable this field, select the **Mobile Number** checkbox.
Push Notification	[Optional, Check Box] Indicates whether push notification functionality is enabled. An alert will be generated and displayed to the user through the push notification functionality, on the mobile and tablet devices mapped to the user. **Note**: The push notification contains only a preview of the alert and not the entire details of the alert.

Field Name	Description
Parameters (Threshold %)	[Conditional, Numeric, 100] Indicates the threshold percentage for alerts registration. To enable this field, select the **Limit threshold Alert** checkbox.
Debit Above	[Mandatory, Numeric, 15] Indicates the debit above alert. This alert is sent, if the account gets debited above the mentioned amount. The currency of the *Threshold Amount* is the currency of the account for which the alert is being defined.
Credit Above	[Mandatory, Numeric, 15] Indicates the credit above alert. This alert is sent, if the account gets credited above the mentioned amount. The currency of the threshold amount is the currency of the account for which the alert is being defined.

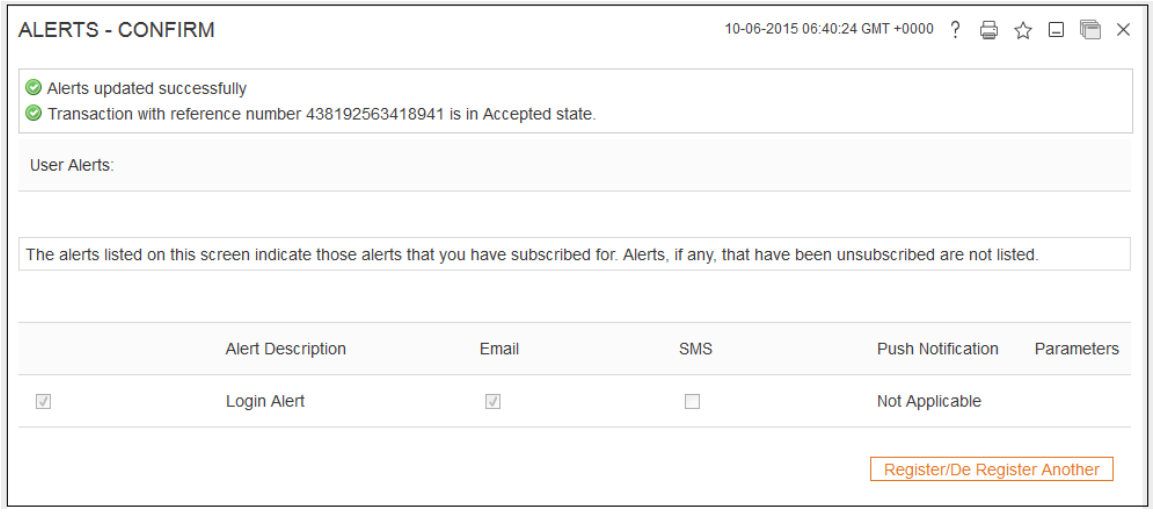
4. Select the appropriate check box under the **Alert Description** column.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click **Register/De-Register**.
   The **Alert Verify** screen appears.

Alerts



7. Click **Confirm**.
The **Alerts - Confirm** screen with the confirmation message appears.
OR
Click **Change** to navigate to the previous screen.

Alert - Confirm



8. Click **Register/De-Register Another** to register for another alert.

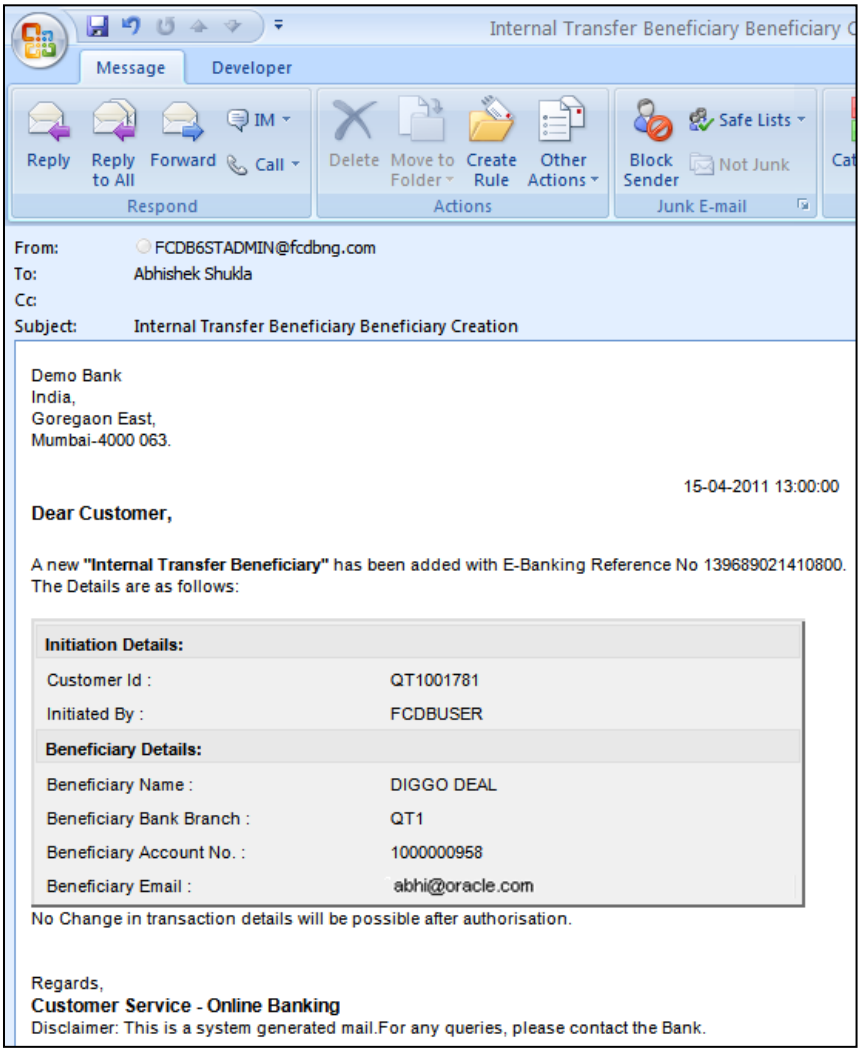
13.3 Subscribed - Customer Alerts

These alerts are sent when any transaction is completed for the customer number selected.

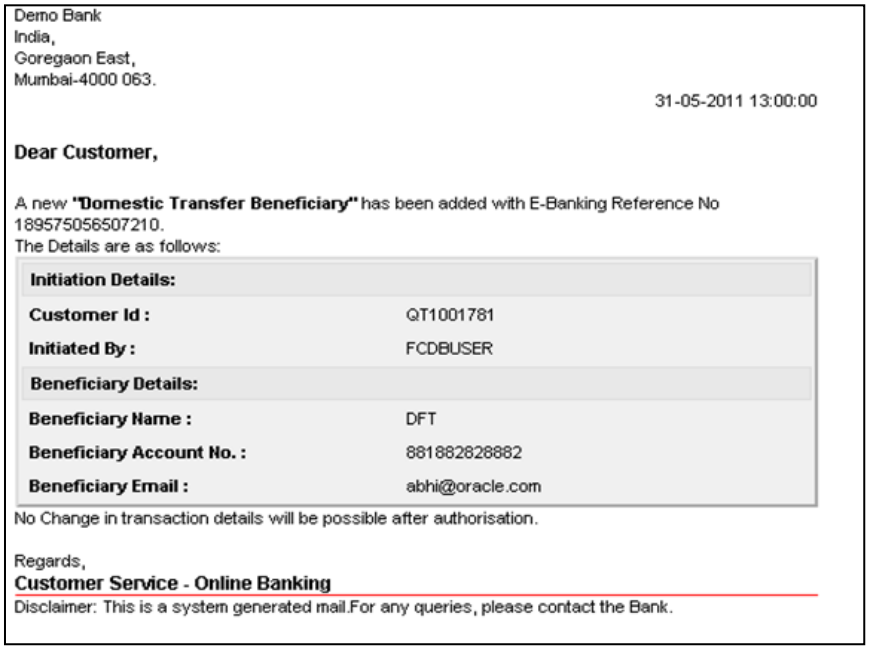
The Customer Alerts are sent whenever the following events take place.

1. **New Beneficiary Created Alert** – For corporate users, an alert is sent to the email ID or the mobile number on creation of a new beneficiary.

New Beneficiary Created for Internal Transfer



New Beneficiary Created for Domestic Transfer



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

A new **"Domestic Transfer Beneficiary"** has been added with E-Banking Reference No 189575056507210.
The Details are as follows:

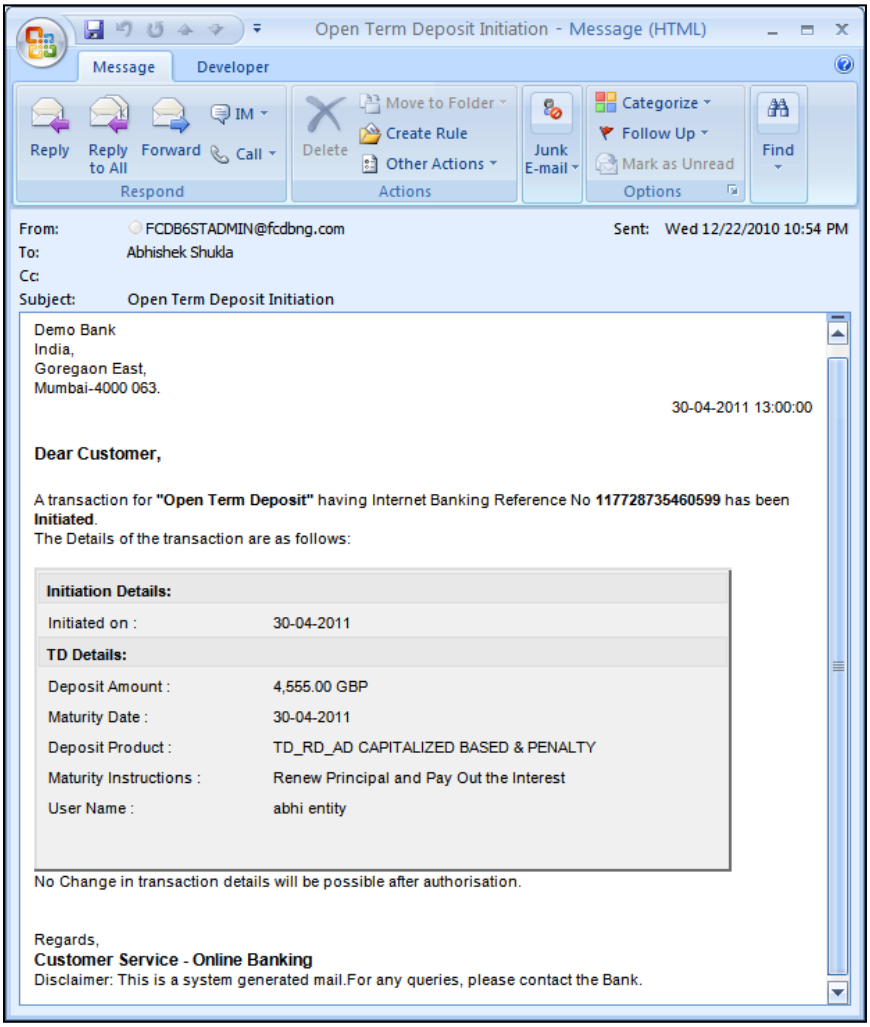
Initiation Details:	
Customer Id :	QT1001781
Initiated By :	FCDBUSER
Beneficiary Details:	
Beneficiary Name :	DFT
Beneficiary Account No. :	881882828882
Beneficiary Email :	abhi@oracle.com

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

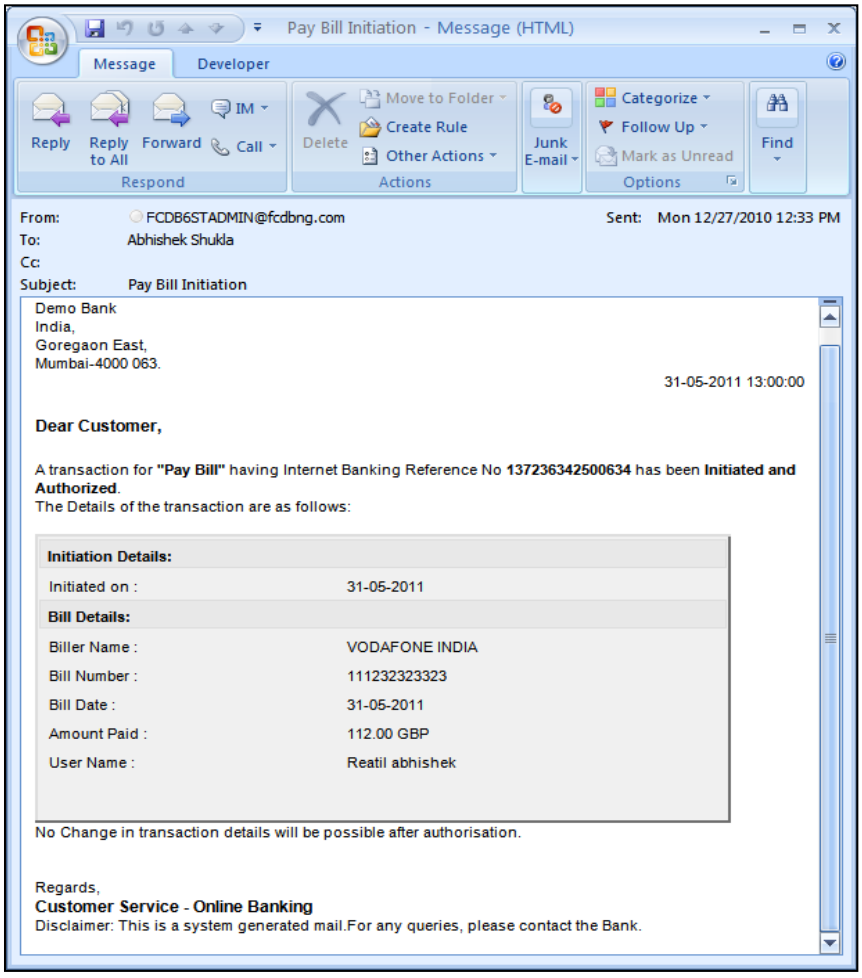
2. **TD Open Alert** – An alert is sent during the Term Deposit account opening process.

Open Term Deposit



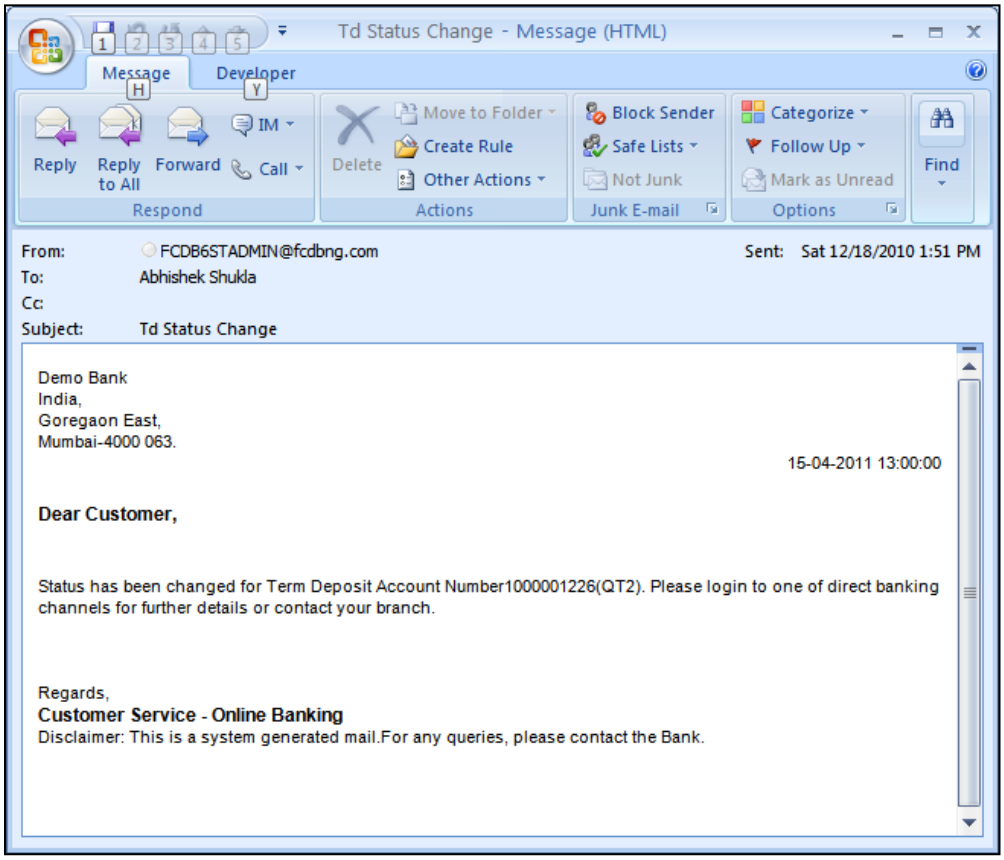
3. **Bill Pay Alert** – An alert is sent whenever the **Bill Payment** is affected within the system.

Bill Pay Alert



4. **TD Status Alert** – Similar to the TD Open Alert, an alert is sent for Term Deposit Status changes (*TD Maturity* / *Closure*).

TD Status Alert



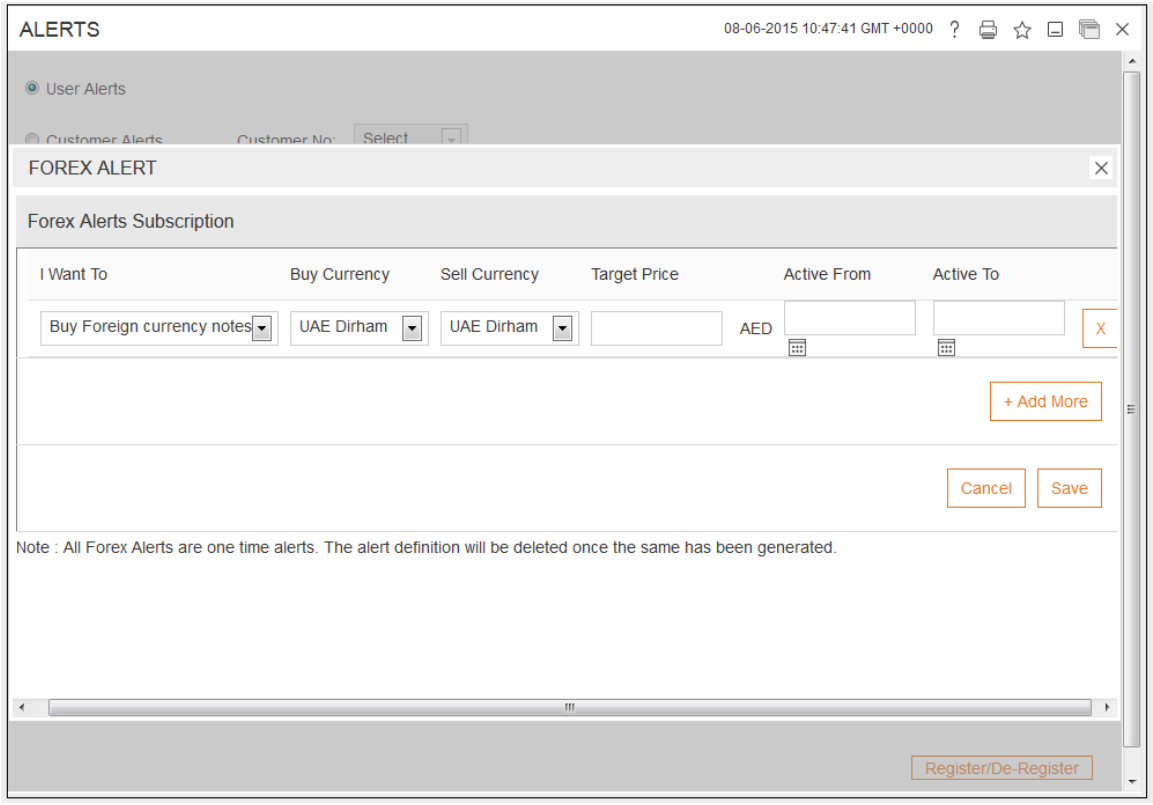
13.4 Forex Alert Subscription

Using this option you can define parameters on the basis of which forex alerts are generated.

To subscribe for forex alerts

1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.
2. Select the **User Alert** option.
3. Click **Get Alerts**.
   The **Alert specification** screen with the description appears
4. Select the **Forex Alert** check box under the **Alert Description** column.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click the **Set-view Parameters** link.
   The **Forex Alert Subscription** screen appears.

Forex Alert Subscription



Field Description

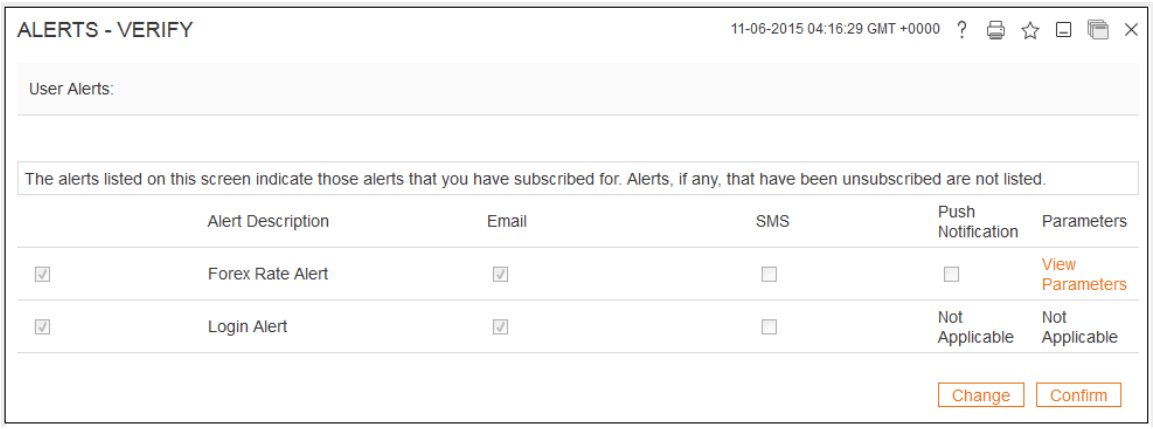
Column Name	Description
Alert Number	[Display] Displays the alert number.
I Want To	[Mandatory, Drop-Down] Indicates the desired purpose.
Buy Currency	[Mandatory, Drop-Down] Indicates buying a currency. **Note**: It is possible for the user to define multiple currency pairs for which to receive forex alerts. By default, the user is able to define up to 5 currency pairs.
Sell Currency	[Mandatory, Drop-Down] Indicates selling a currency.
Target Price	[Mandatory, Input Box, 15] Indicates the target price.

Column Name	Description
Active From	[Mandatory, Pick List] Indicates the starting date to define the date range within which if the target price is attained, the alert will be generated.
Active To	[Mandatory, Pick List] Indicates the end date to define the date range within which if the target price is attained, the alert will be generated.

Note: All forex alerts are one time alerts. The alert definition will be deleted once the same has been generated.

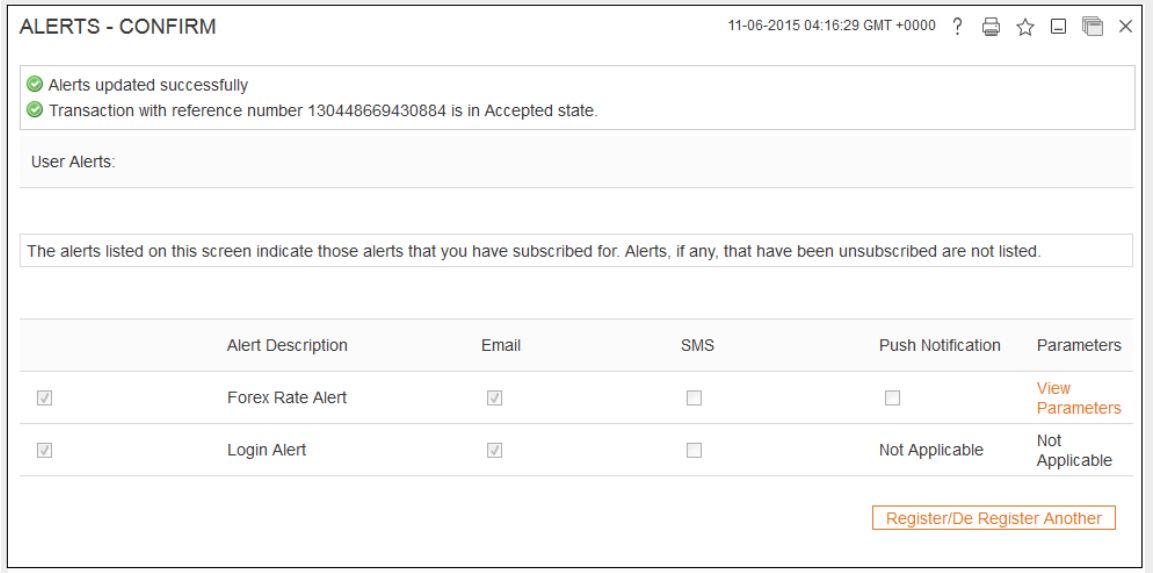
7. From the **I Want To** list, select the appropriate option.
8. From the **Buy Currency** list, select the appropriate option.
9. From the **Sell Currency** list, select the appropriate option.
10. In the **Target Price** field, enter the target price for the currency.
11. From the **Active From** list, select the appropriate option.
12. From the **Active To** list, select the appropriate option.
13. Click **Save**.
    The **Forex Alert - Confirmation** screen appears.
14. Click **OK**.
15. Click **Register/De-Register**.
    The **Alert Verify** screen appears.

Alerts



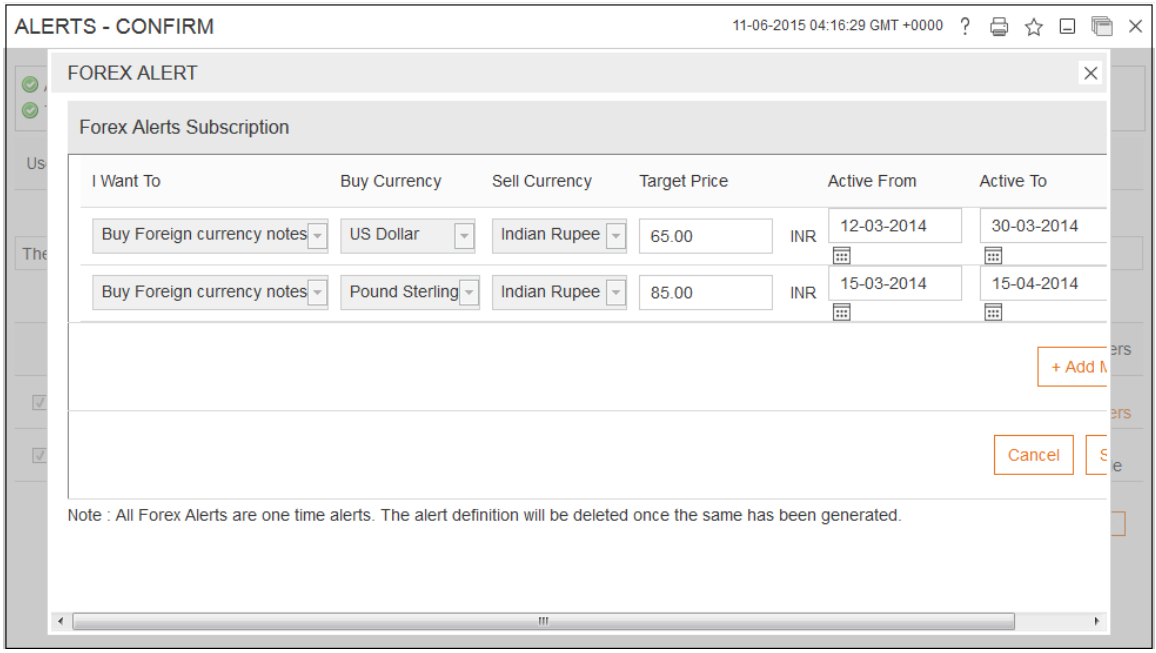
16. Click **Confirm**.
    The **Alerts - Confirm** screen with the confirmation message appears.
    OR
    Click **Change** to navigate to the previous screen.

Alert - Confirm



17. Click **Register/De-Register Another** to register for another alert.
OR
Click **View Parameters** to view the parameters of the subscribed forex alert.

Subscribed Forex Alert Parameters



13.5 Interactive Alerts

With the introduction of this new feature, the banks are able to send *Interactive* or *Actionable Alerts* to their end-users to complete the transaction on time.

The *Actionable Alerts* are available for the following transactions:

- P2P Payment Received for the first timer users
- P2P Payment Received for the registered users
- Pending Authorization

To initiate the interactive alerts

1. Click the link. The link redirects to the respective webpage.
2. Enter the valid login credentials.
   The **Pay and Go (PnG)** transaction screen appears.
3. Edit the values for the permissible fields. Rests of the values are available by default and are disabled.
4. Click **Submit**.
5. Enter the transaction password, if required.
6. Click **Proceed**.
   The **Verification** screen appears.
7. Click **Confirm**.
   The **Confirmation** screen appears.
8. Click **OK**.

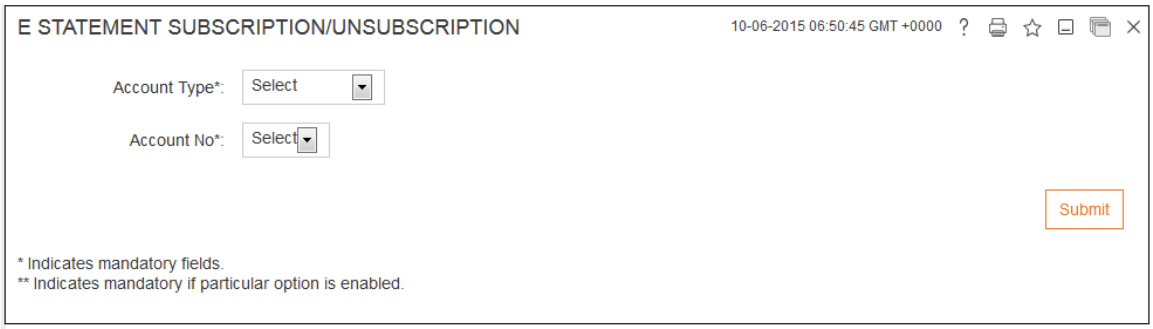
14. E-Statement Subscription / Unsubscription

This allows you to subscribe/unsubscribe for *E-statement*.

To subscribe/unsubscribe for e-statement

1. From the **Customer Services** menu, select **E Statement**.
The **E-Statement Subscription / Unsubscription** screen appears.

E-Statement Subscription / Unsubscription

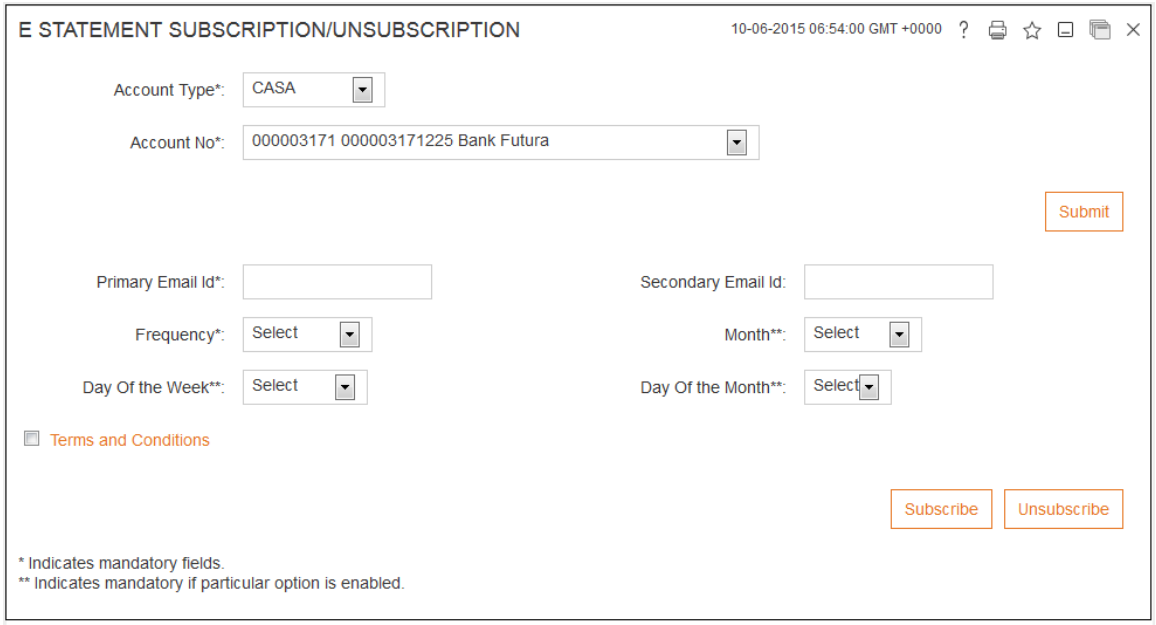


Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Indicates the account type.
Account No/ Credit Card No	[Mandatory, Drop-Down] Indicates the account number.

2. Click **Submit**.
The **E-Statement Subscription/ Unsubscription** screen with details appear.

E-Statement Subscription / Unsubscription



Field Description

Field Name	Description
Primary Email id	[Mandatory, Alphanumeric, 250] Indicates the primary email ID to which the e-statement is to be sent.
Secondary Email Id	[Optional, Alphanumeric, 250] Indicates the secondary email ID to which the e-statement is to be sent.
Frequency	[Mandatory, Dropdown] Indicates the e-statement frequency. The options are: • Annual • Daily • Fortnightly • Monthly • Quarterly • Semi Annual • Weekly

Field Name	Description
Month	[Conditional, Drop-Down] Indicates the month on which the e-statement is required. To enable this field, select **Annual**, **Quarterly**, **Semi-Annually** option, from the **Frequency** list.
Day of the week	[Conditional, Drop-Down] Indicates the day of the week on which the e-statement is required. To enable this field, select the **Fortnightly**, **Weekly** from the **Frequency** list.
Day of the Month	[Conditional, Drop-Down] Indicates the day of the month on which the e-statement is required. To enable this field, select the **Monthly** from the **Frequency** list.
Terms and Conditions	[Mandatory, Check Box] Indicates whether terms and conditions are acceptable.

3. Click the **Terms and Conditions** link to view the terms and conditions.
4. To accept the terms and conditions of use, select the **Terms and Conditions** check box.
5. Click **Subscribe** to subscribe for the e-statement.
   The **E-statement Subscription / Unsubscription - Verify** screen appears.
   OR
   Click **Unsubscribe** to unsubscribe for the statement.

E-Statement Subscription / Unsubscription- Verify

6. Click **Change** to navigate to the previous screen to modify the input data.
   The **E-Statement Subscription / Unsubscription - Confirm** screen appears
   OR
   Click **Confirm**.
   The **E-Statement Subscription / Unsubscription** screen appears.

E-Statement Subscription / Unsubscription- Confirm

Click **OK**.
The **E-statement Subscribe / Unsubscribe** screen appears.

15. Deactivate User Channel

This transaction allows you to deactivate/disable the access to the existing user through other channels. These additional channels can be any channels like browser based or mobile banking channel. Using this transaction you can deactivate your mobile banking channel users.

To deactivate user channel

1. From the **Customer Services** menu, select **Channel Deactivation**.
The **Channel Deactivation** screen appears.

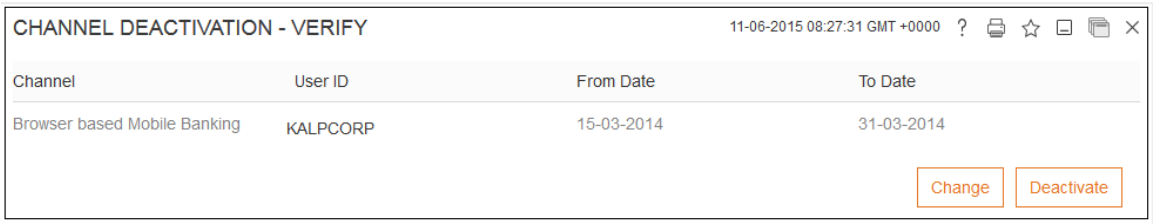
Channel Deactivation

Field Description

Column Name	Description
Channel	[Display] Displays the channel description.
User Id	[Display] Displays the user ID with respect to the channel.
From Date	[Mandatory, Pick List] Indicates the user channel deactivation start date.
To Date	[Mandatory, Pick List] Indicates the user channel deactivation end date.

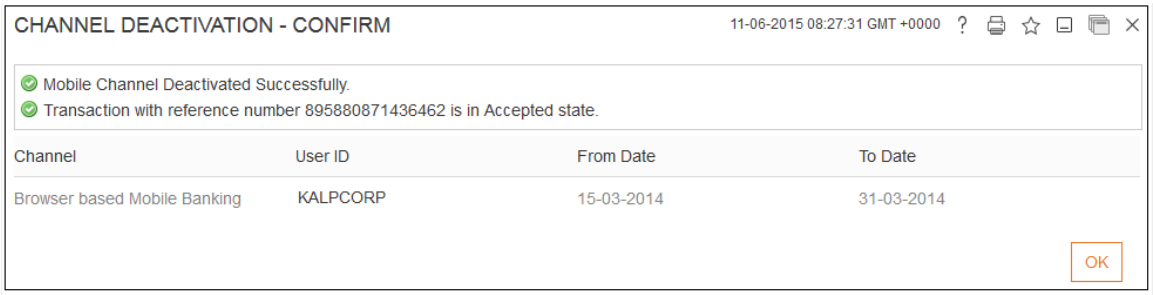
2. To deactivate the channel facility, select the **Channel** box.
3. Click **Deactivate**.
The **Channel Deactivation Verify** screen appears.

Channel Deactivation Verify



4. Click **Deactivate**.
The **Channel Deactivation Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.
The **Channel Deactivation** screen appears.

Channel Deactivation Confirm



5. Click **OK**.
The **Channel Deactivation** screen appears.

16. Subscribe / Unsubscribe Banking Channels

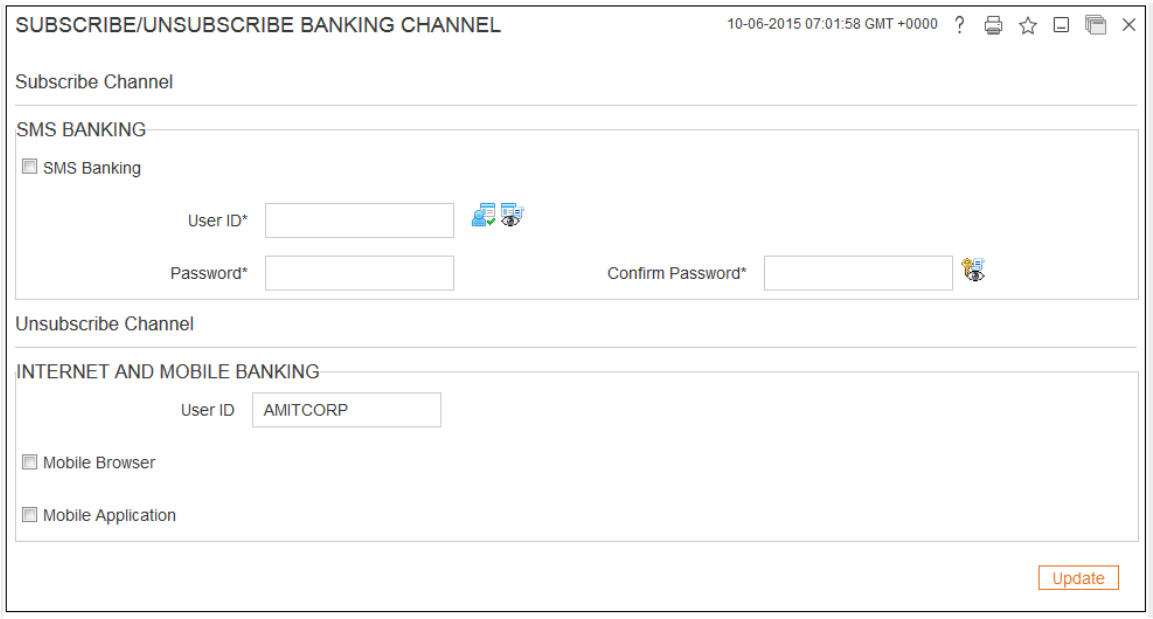
Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

16.1 Unsubscribe from other Channels

To unsubscribe from other channels

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
   The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels



Field Description

Field Name	Description
Subscribe Channel	
Check Box	[Optional Check Box] Indicates whether to subscribe / unsubscribe channel.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the new password that you want to set for the user.

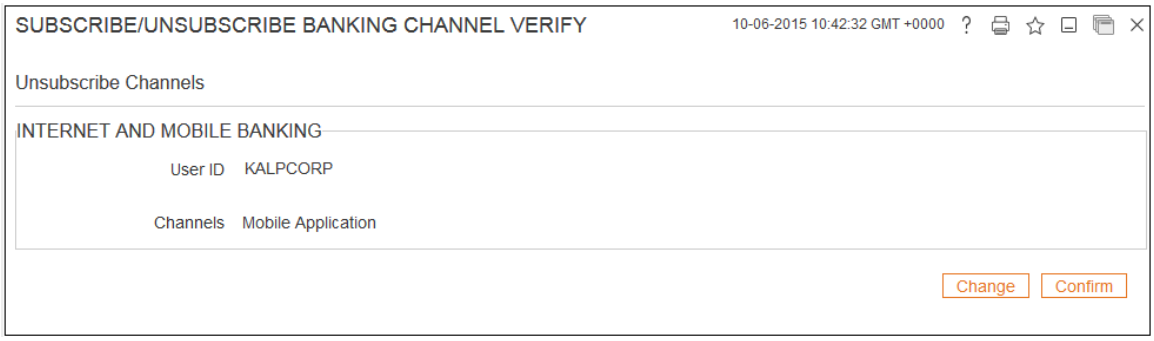
Field Name	Description
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

2. The above screen shows channel to be subscribe in subscribe channel section and Unscubscribe channel section shows channel that have already been subscribed by the user.

To unsubscribe from channels

3. Select the check box to unsubscribe for mobile banking.
4. Click **Update**.
The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

Subscribe/ Unsubscribe Banking Channel - Verify



5. Click **Confirm** to unsubscribe the selected channels.
The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.
The **Subscribe/ Unsubscribe Additional Channel** screen appears.

Subscribe/ Unsubscribe Banking Channel - Confirm

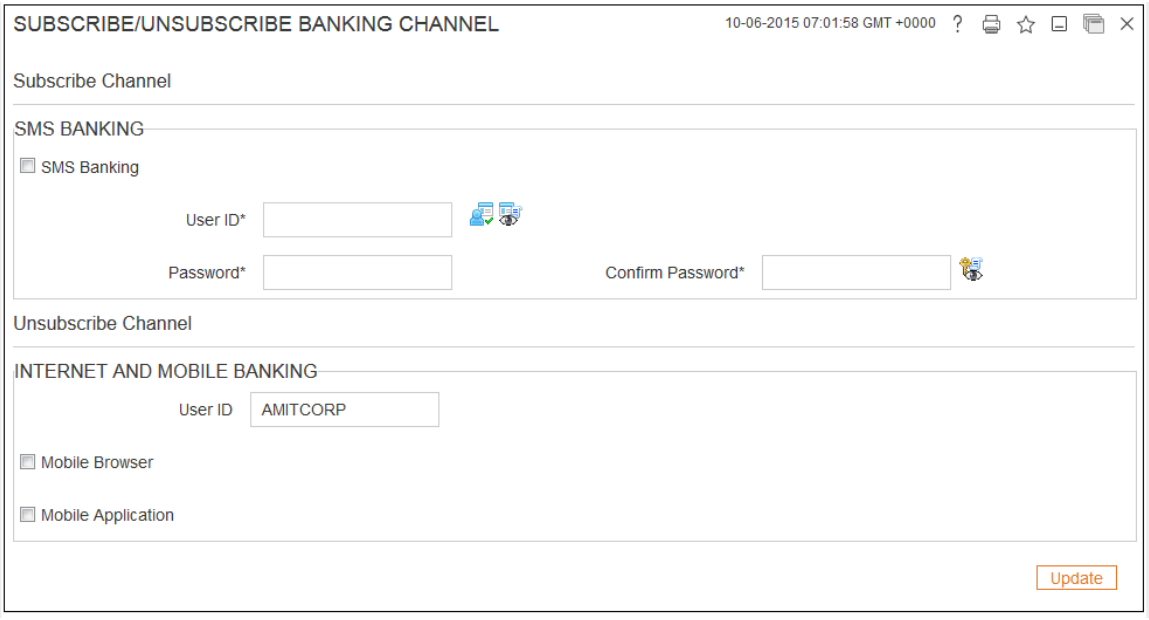
6. Click **OK.**
The **Subscribe/ Unsubscribe Banking Channels** screen appears.

16.2 Subscribe for Other Channels

To subscribe for other channels

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels

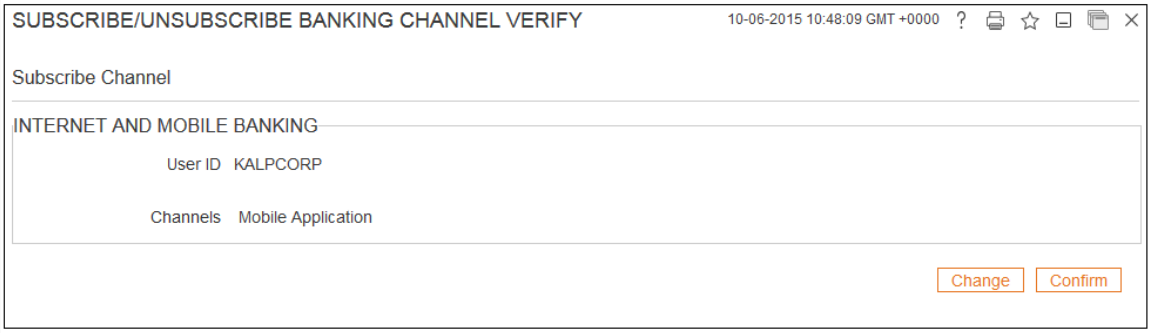


Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Indicates whether channel is available.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the new password to set for the user.
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.
Transaction Password	[Mandatory, Alphanumeric, 75] Indicates the new transaction password that you want to set for the user.

Field Name	Description
Confirm Transaction Password	[Mandatory, Alphanumeric, 75] Indicates the confirmation of transaction password that you want to set for the user.

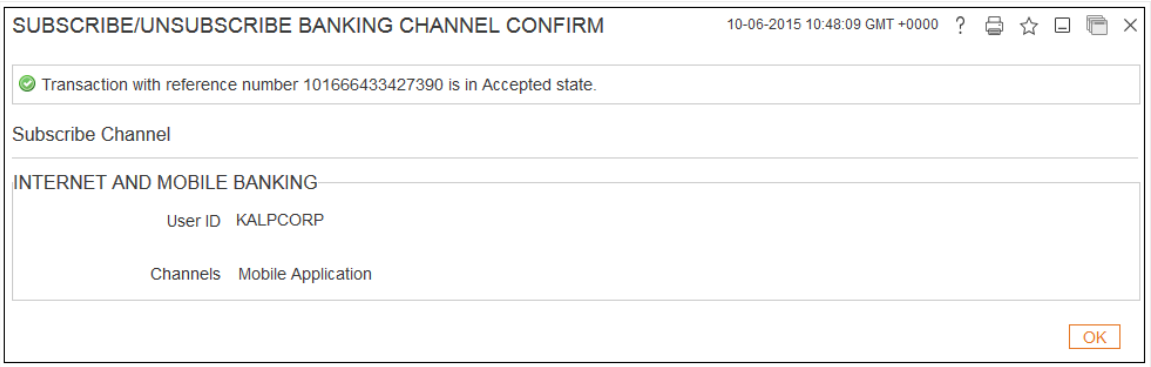
2. Click to check the availability of the user.
OR
Click to check the password rules
OR
Click to check the confirm password policy.
3. Select the required checkbox, Input the required data.
4. Click **Update**.
The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

Subscribe / Unsubscribe Banking Channels - Verify



5. Click **Confirm** to unsubscribe the channels.
The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.

Subscribe/ Unsubscribe Banking Channel - Confirm



6. Click **OK.**
   The **Subscribe/ Unsubscribe Banking Channels** screen appears.

17. Subscribe / Unsubscribe Banking Channels – (IAM)

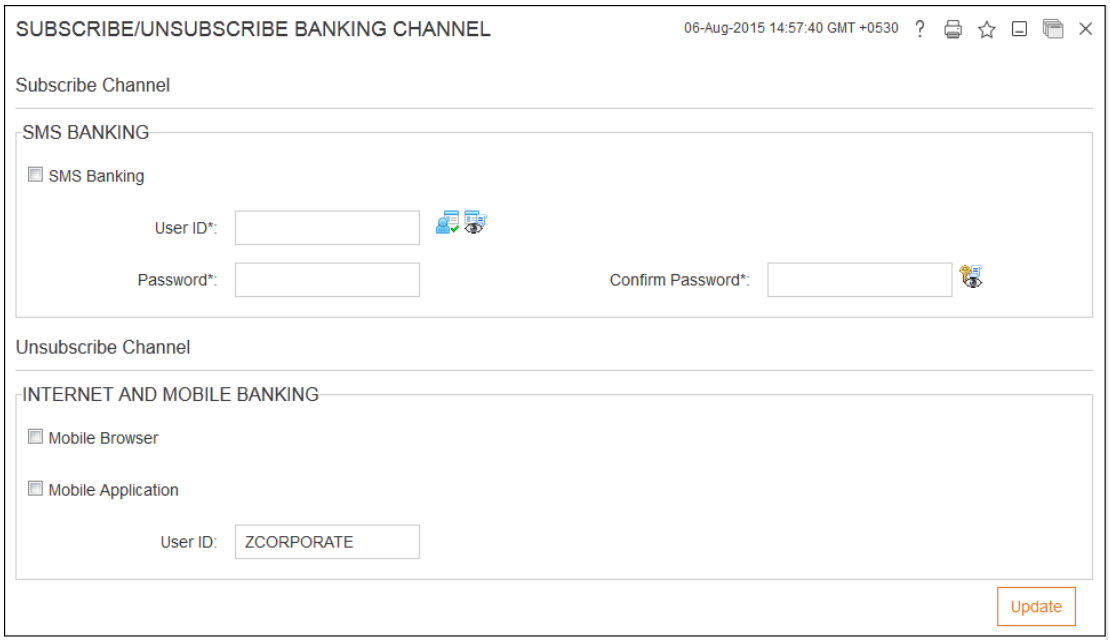
Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

17.1 Unsubscribe from the Current Subscribed Channels

To unsubscribe from the subscribed channels:

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels



Field Description

Field Name	Description
Subscribe Channel	
Check Box	[Optional Check Box] Indicates whether to subscribe / unsubscribe channel.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction. This is a display field, if the channel is part of a group, and the user has subscribed to some other channel that is part of the group .

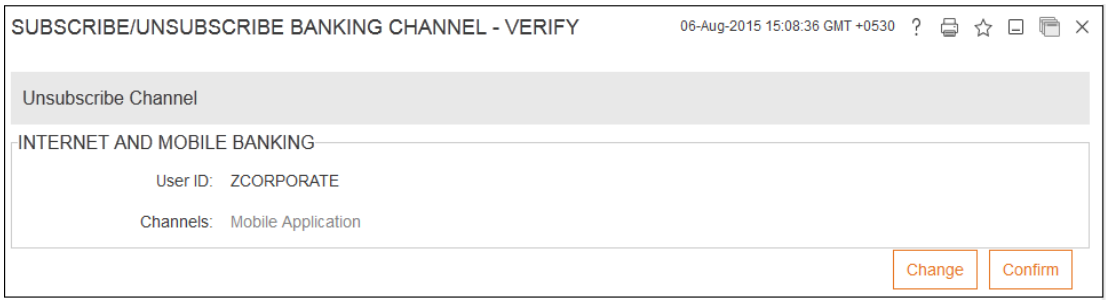
Field Name	Description
Password	[Mandatory, Alphanumeric, 75] Indicates the new password that you want to set for the user.
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

2. The above screen shows channel to be subscribe in subscribe channel section and Unscubscribe channel section shows channel that have already been subscribed by the user.

To unsubscribe from channels

3. Select the check box to unsubscribe for mobile banking.
4. Click **Update**.
   The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

Subscribe/ Unsubscribe Banking Channel - Verify



5. Click **Confirm** to unsubscribe the selected channels.
   The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Subscribe/ Unsubscribe Additional Channel** screen appears.

Subscribe/ Unsubscribe Banking Channel - Confirm

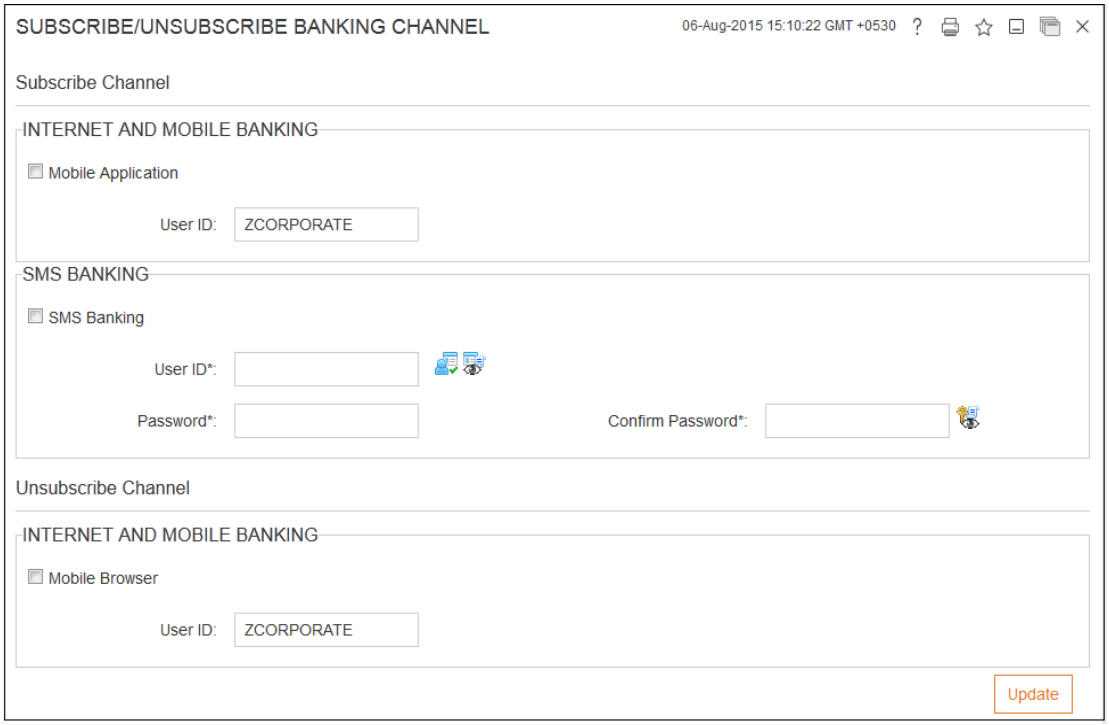
6. Click **OK.**
The **Subscribe/ Unsubscribe Banking Channels** screen appears.

17.2 Subscribe for Other Channels

To subscribe for other channels

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

Subscribe/ Unsubscribe Banking Channels

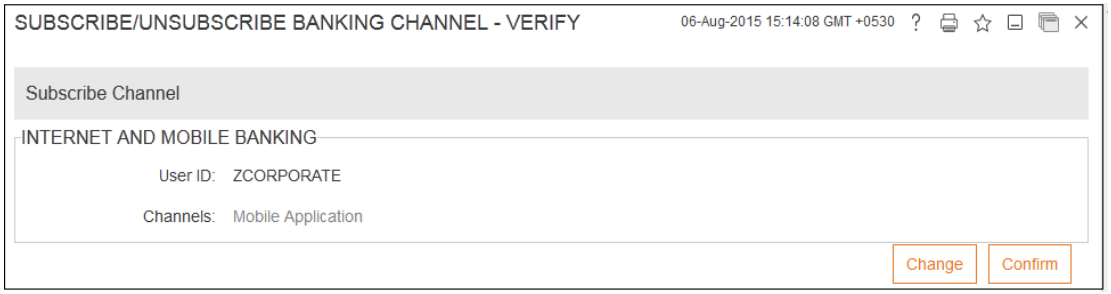


Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Indicates whether channel is available.
User Id	[Mandatory, Alphanumeric, 20] Indicates the user ID of the initiator of the transaction.
Password	[Mandatory, Alphanumeric, 75] Indicates the new password to set for the user.

Field Name	Description
Confirm Password	[Mandatory, Alphanumeric, 75] Indicates to confirm the password that you want to set for the user.

2. Click to check the availability of the user.
OR
Click to check the password rules
OR
Click to check the confirm password policy.
3. Select the required checkbox, Input the required data.
4. Click **Update**.
The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

Subscribe / Unsubscribe Banking Channels - **Verify**



5. Click **Confirm** to unsubscribe the channels.
The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.Subscribe/ Unsubscribe Banking Channel - Confirm

6. Click **OK.**
The **Subscribe/ Unsubscribe Banking Channels** screen appears.

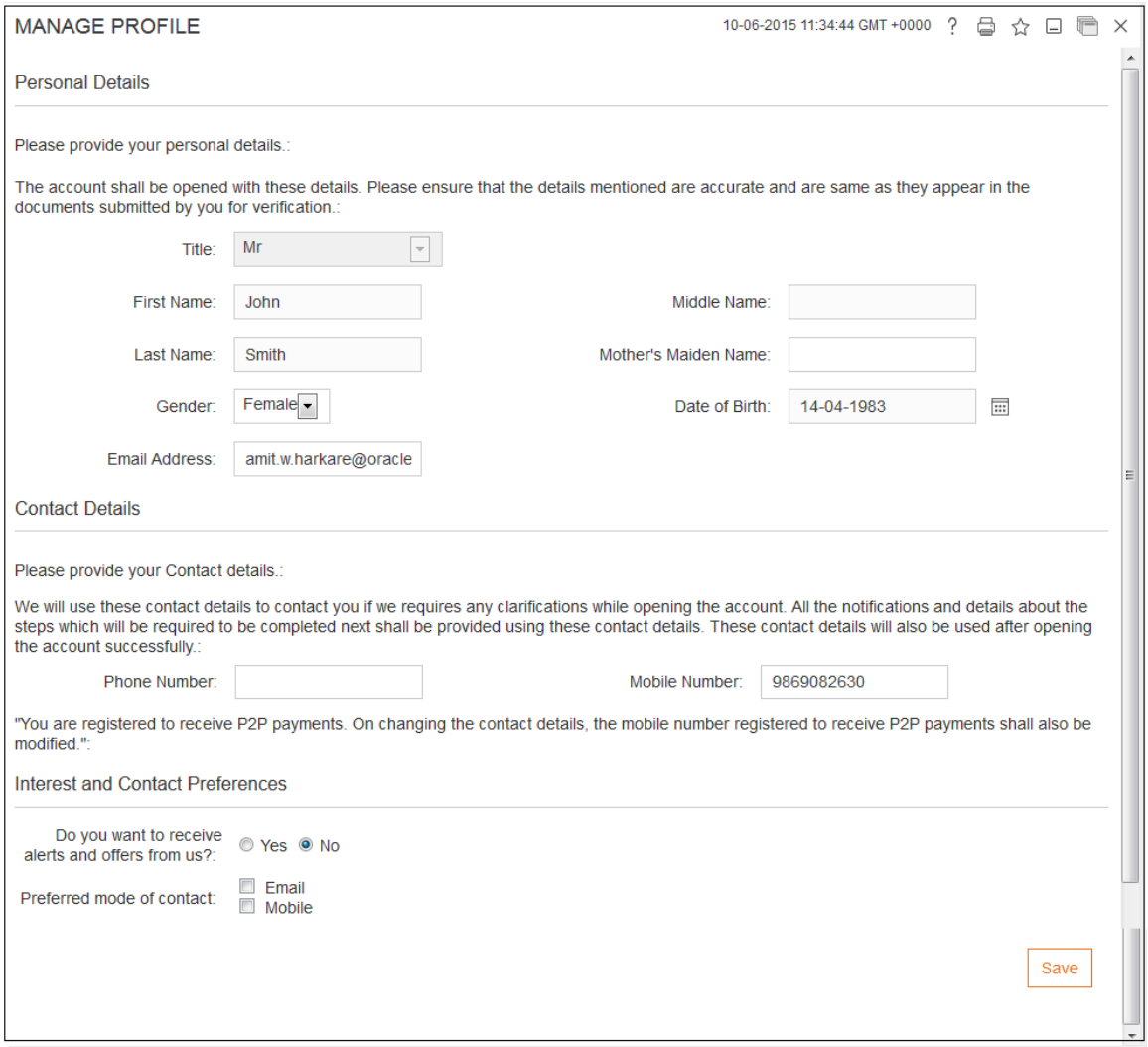
18. Manage Profile

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

1. From the **Customer Services** menu, select **Manage Profile**.
The **Manage Profile** screen appears.

Manage Profile



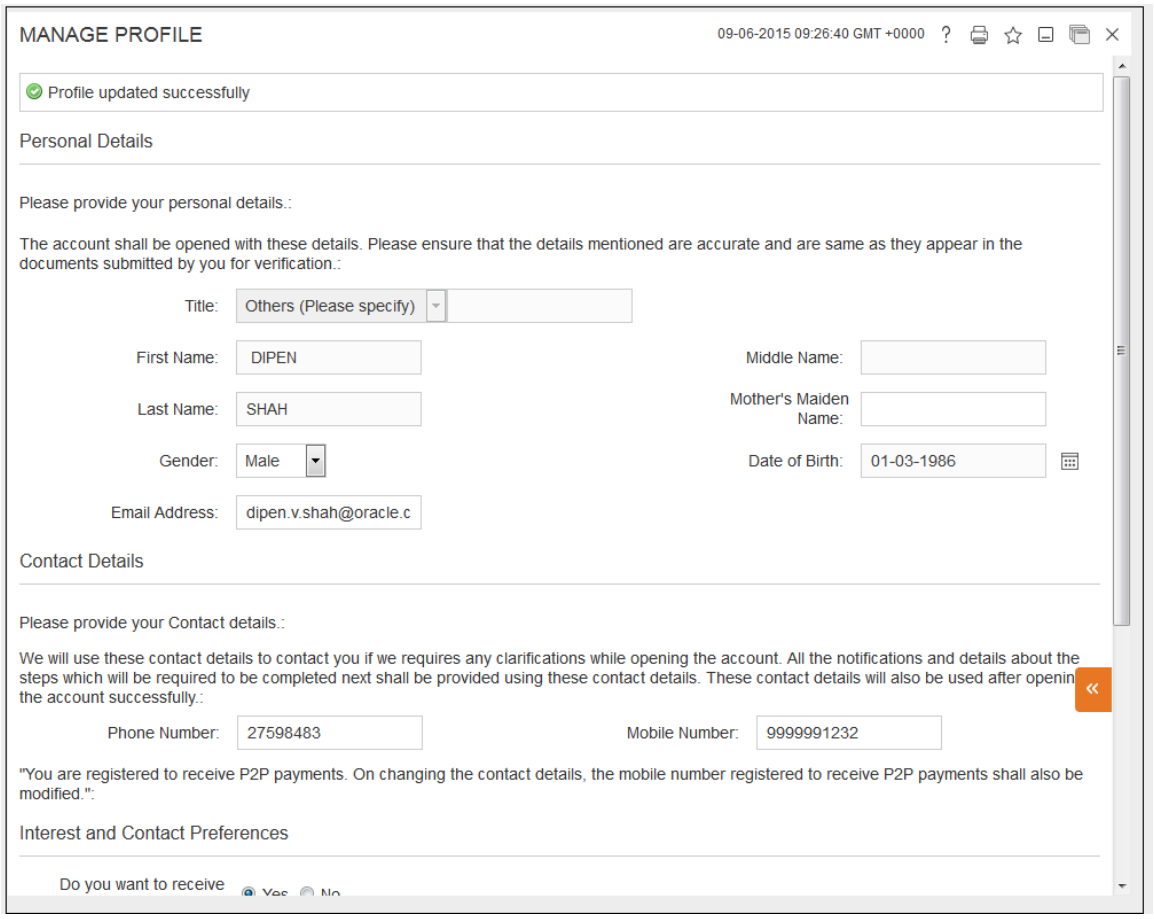
Field Description

Field Name	Description
Personal Details	
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.
Last Name	[Display] Display the last name that you have entered duing account opening.
Mothers Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Optional, Drop-Down] Indicates the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Optional, Numeric, 20] Indicates the phone number.
Mobile Number	[Display] Displays the mobile number that you have entered during account opening.
Interest and Contact Preferences	

Field Name	Description
Do you want to receive alerts from us	[Mandatory, Option] Indicates whether you wish to receive alerts and offers from the bank. The options are: • Yes • No **Note**: The interest options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Preferred mode of contact	[Optional, Check Box] Indicates the preferred mode of contact. The options are: • Email • Mobile
Preferred Time for receiving call	[Optional, Drop-Down] Indicates the preferred time for receiving call from bank.

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.

Manage Profile Confirm



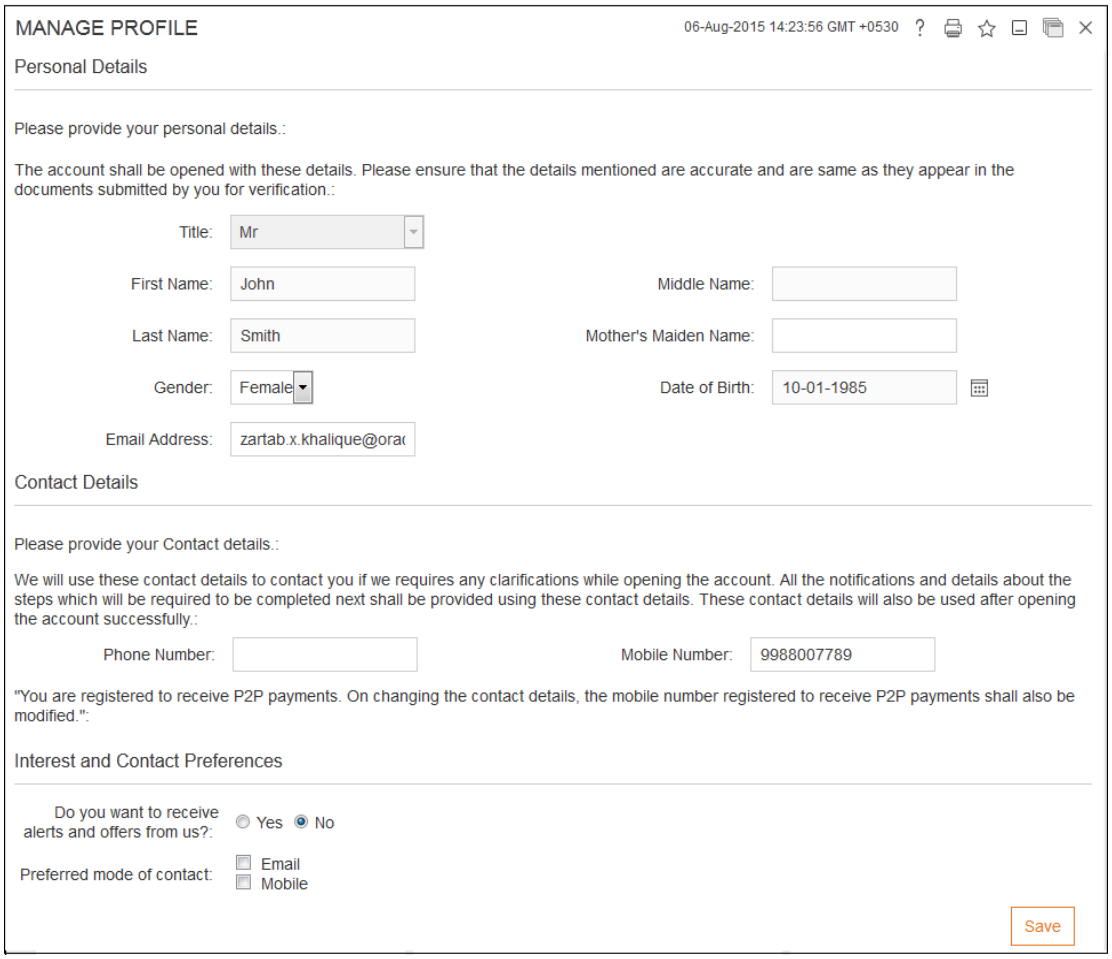
19. Manage Profile –(IAM)

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

1. From the **Customer Services** menu, select **Manage Profile**.
The **Manage Profile** screen appears.

Manage Profile



Field Description

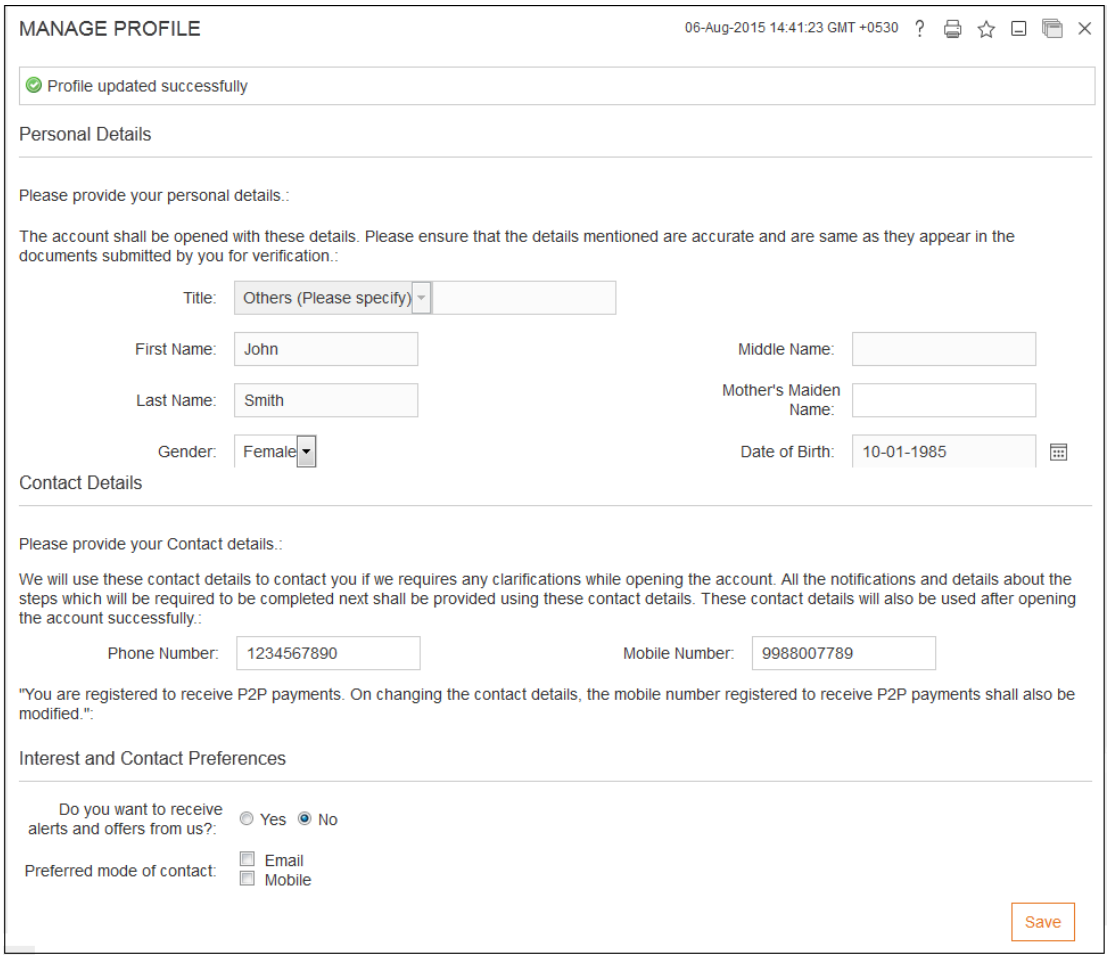
Field Name	Description
Personal Details	

Field Name	Description
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.
Last Name	[Display] Display the last name that you have entered duing account opening.
Mothers Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Display] Displays the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Display] Displays the phone number you have entered during account opening.
Mobile Number	[Display] Displays the mobile number you have entered during account opening.
Interest and Contact Preferences	

Field Name	Description
Do you want to receive alerts from us	[Mandatory, Option] Indicates whether you wish to receive alerts and offers from the bank. The options are: • Yes • No **Note**: The interest options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Your Interests	[Conditional, Check Boxes] Indicates you to select the products and service offered by the bank for which you want to receive offers and alerts. This field appears, if you select **Yes** option from the **Do you want to receive alerts from us** list.
Preferred mode of contact	[Optional, Check Box] Indicates the preferred mode of contact. The options are: • Email • Mobile
Preferred Time for receiving call	[Conditional, Drop-Down] Indicates the preferred time for receiving call from bank This field appears, if you select **Mobile** option from the **Preferred Mode of Contact** list.

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.
   OR
   Click **FConnect** to add social media profile.
   The **Facebook Login** screen appears.

Manage Profile Confirm



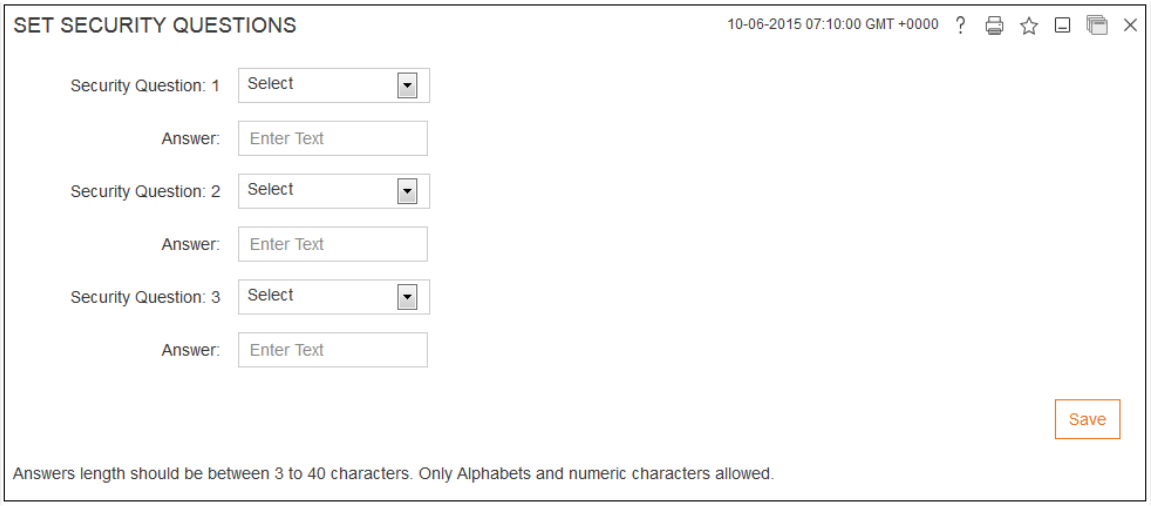
20. Reset Security Questions

Using this option, you can modify and reassign the set of security questions maintained by the bank administrator.

To reset security questions

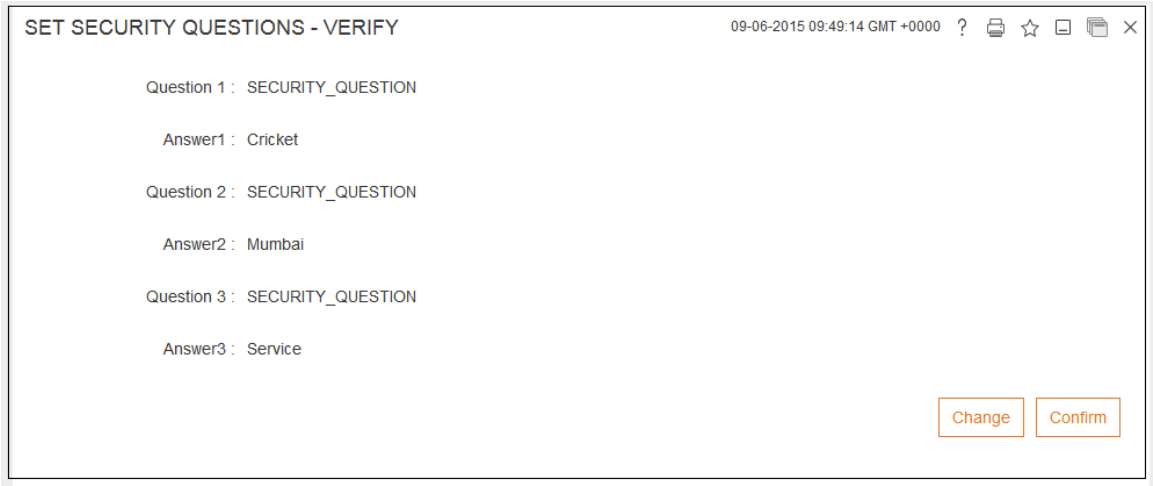
1. From the **Customer Services** menu, select **Security Questions**.
The **Set Security Questions** screen appears.

Set Security Questions



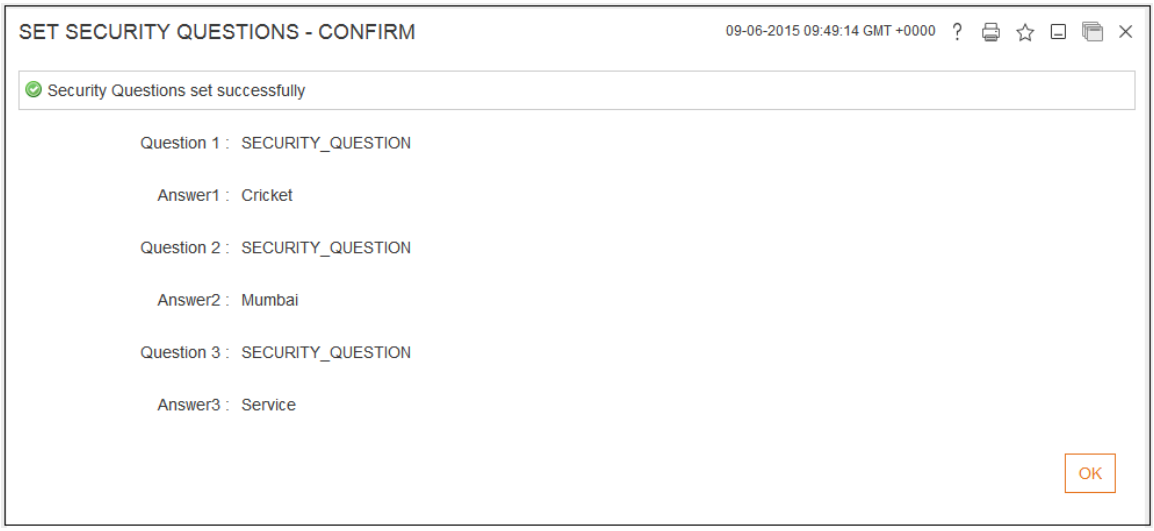
2. From the **Security Questions 1/2/3** list, select the appropriate option.
3. In the **Answers** field, enter the answers corresponding to the security question.
4. Click **Submit**.
The **Security Questions Maintenance Verify** screen appears.

Set Security Questions Verify



5. Click **Confirm**.
The **Security Questions Maintenance Confirm** screen appears.

Set Security Questions Confirm



6. Click **OK**.

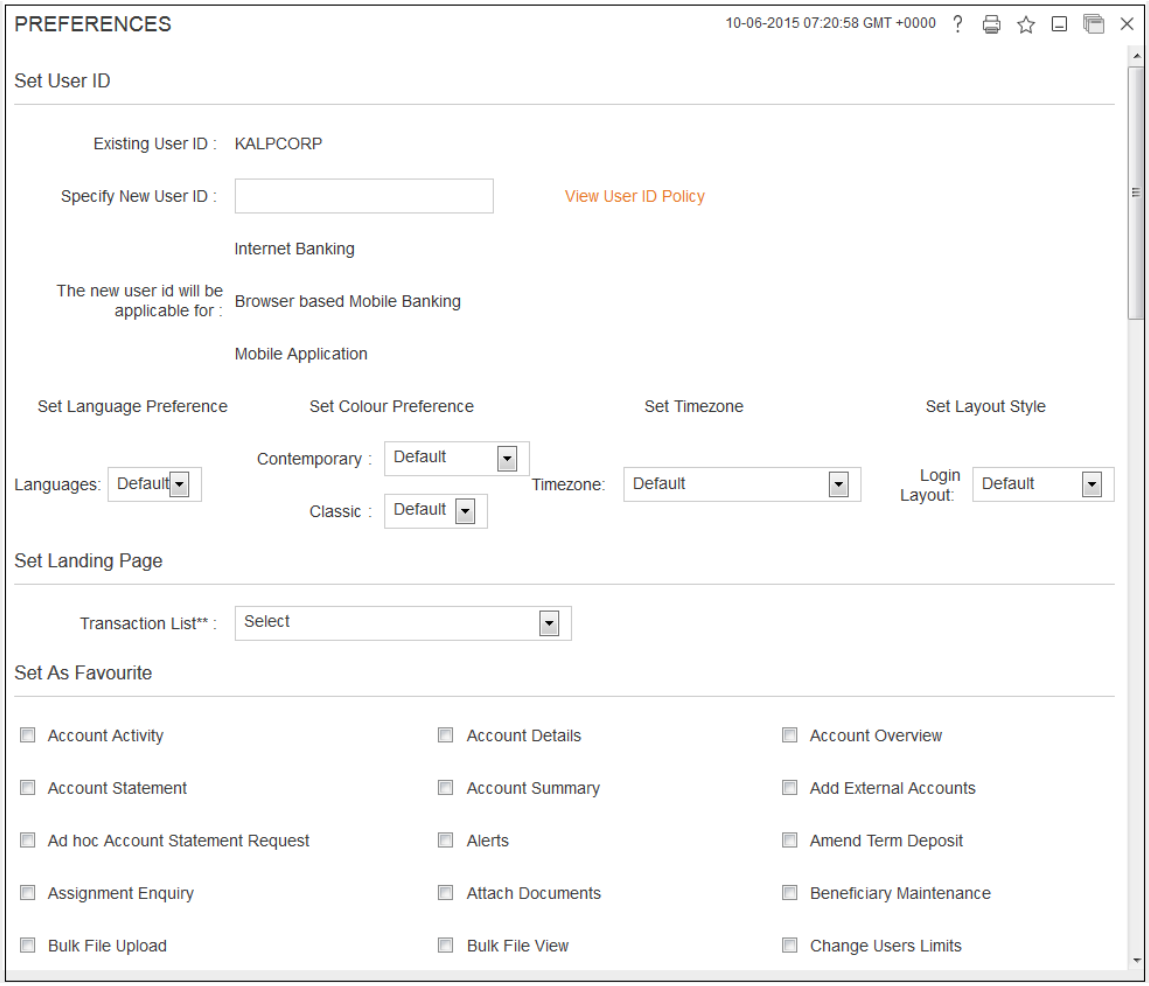
18. Preferences

The *Preferences* option allows you to change the user ID, set the preferred language, preferred color, home page, favorite transactions, and favorite accounts and nick names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

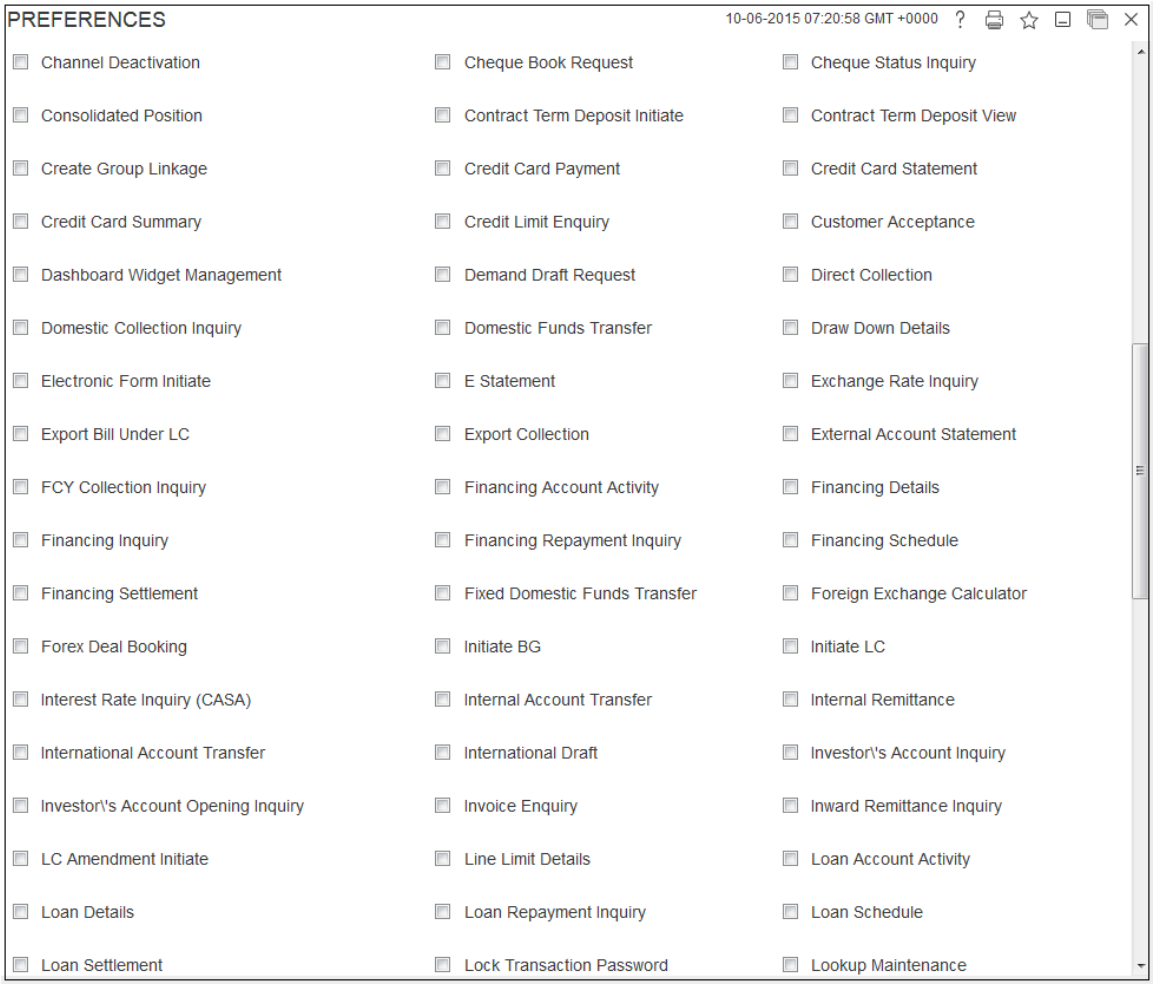
To set user preferences

1. From the **Customer Services** menu, select **Preferences**.
The **Preferences** screen appears.

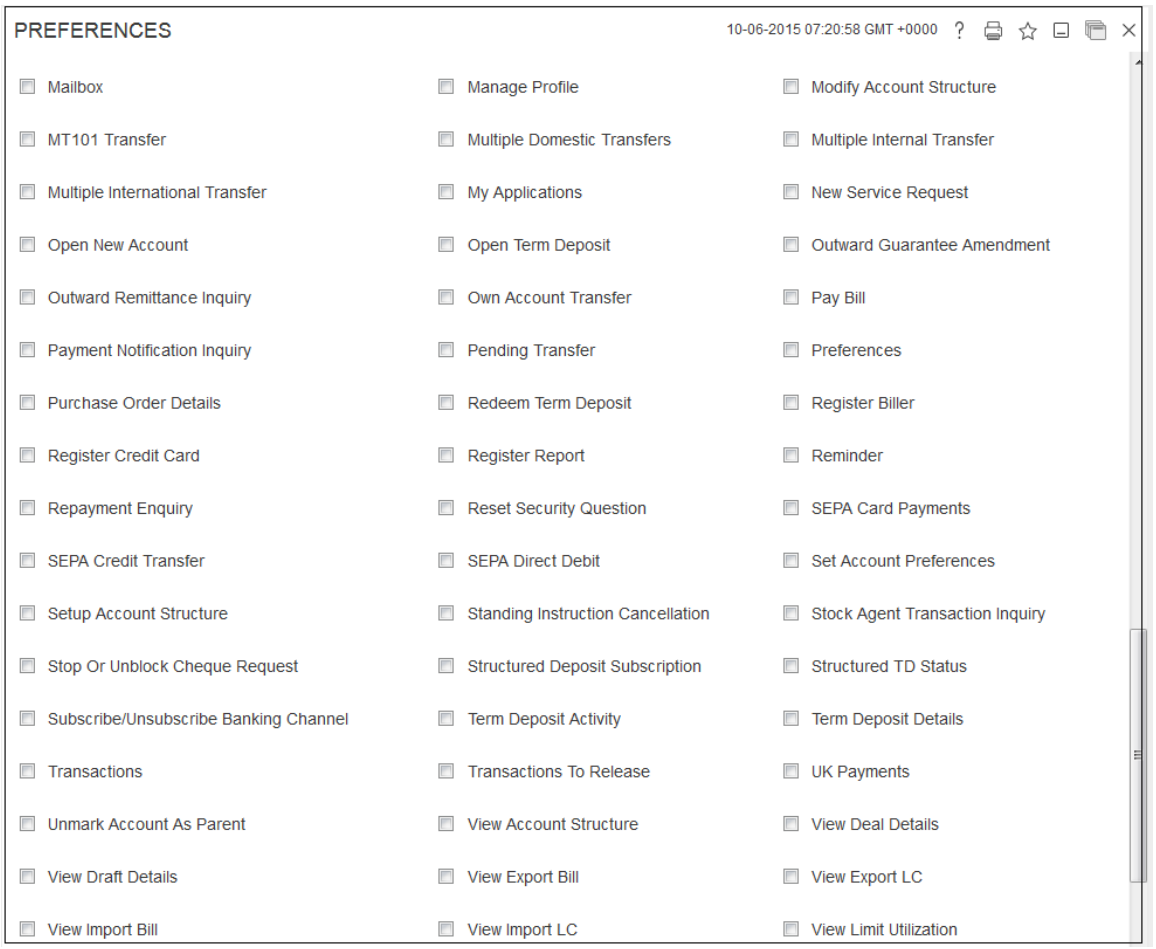
Preferences 1



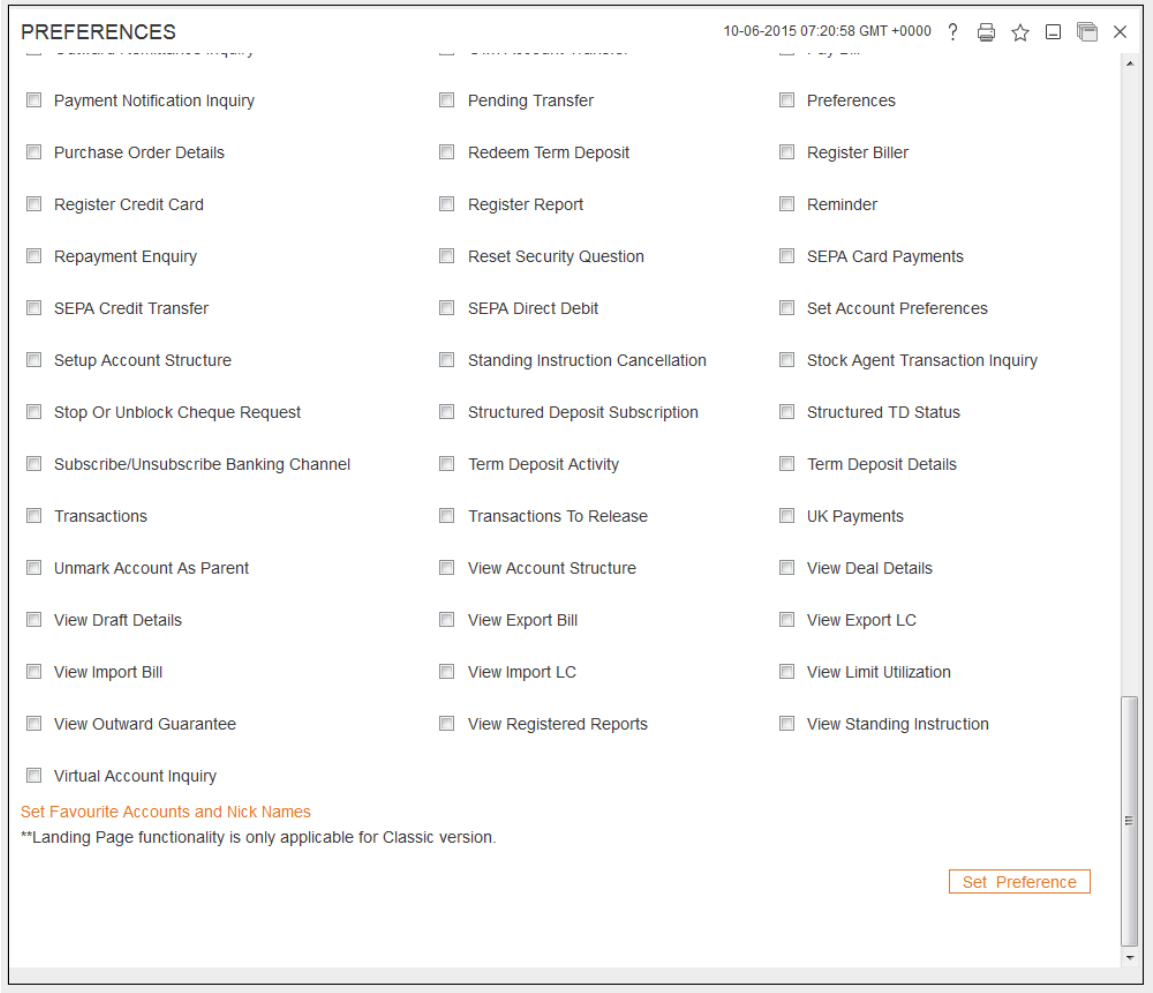
Preferences 2



Preferences 3



Preferences 4



Field Description

Field Name	Description
Set User ID	
Existing User ID	[Display] Displays the existing user ID.
Specify New User ID	[Optional, Alphanumeric, 15] Indicates the new user ID.
Channels	[Display] Displays the channel for which preference is to be set.

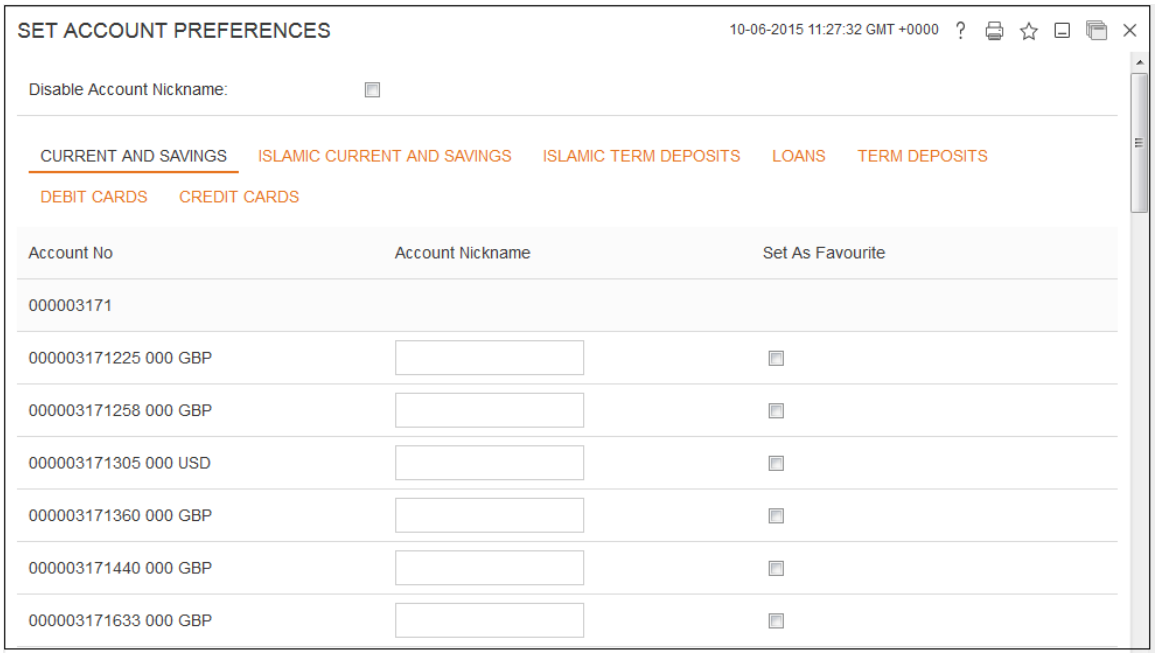
Field Name	Description
Set Language Preference	
Languages	[Optional, Drop-Down] Indicates the preferred language.
Set Colour Preference	
Colours	[Optional, Drop-Down] Indicates the preferred colour.
Set Timezone Preference	
Timezone	[Optional, Drop-Down] Indicates the preferred timezone.
Set Login Layout Preference	
Login Layout	[Optional, Drop-Down] Indicates the preferred login layout. The options are: • Contemporary • Classic • Simple • Metro
Set Landing Page	
Transaction List	[Optional, Drop-Down] Indicates the transaction list. The selected transaction will be set as the landing page.
Set As Favorite	
Set As Favorite	[Optional, Link] Click the set as favourite link to set as favourite transactions.

To set favorite accounts and nick names

2. Click the **Set Favorite Account and Nicknames** link.
   The **Set Account Preference** screen appears.

OR
From the **Customer Services** menu, select **Set Account Preferences**.
The **Set Account Preferences** screen appears.

Set Account Preference

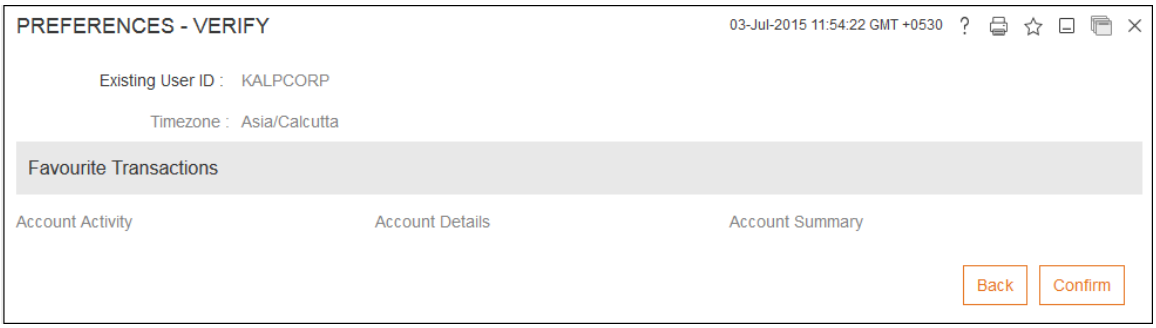


Field Description

Field Name	Description
Disable Account Nickname	[Optional, Check Box] Indicates whether nickname is disabled for your accounts.
Account No	[Display] Displays the account number.
Account Nick Name	[Optional, Alphanumeric, 16] Indicates the account nickname.
Set As Favorite	[Optional, Check Box] Indicates whether set as favourite transaction is available for a particular account number.

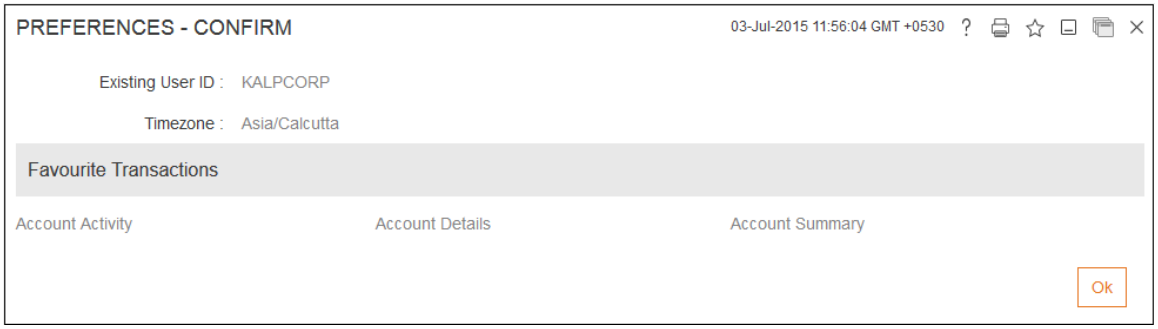
3. Click **Save**.
The confirmation message appears in the **Set Account Preferences** screen.
4. Click **Preferences** window.
The **Preferences** screen appears.
5. Click **Set Preference**.
The **Preferences - Verify** screen appears.

Preferences - Verify



6. Click **Confirm**.
The **Preferences - Confirm** screen with the status message appears.
OR
Click **Back** to change the user preferences.
The **Set Account Preference** screen appears.

Preferences - Confirm



7. Click **OK**.
The **Preferences** screen appears.

19. Session Summary

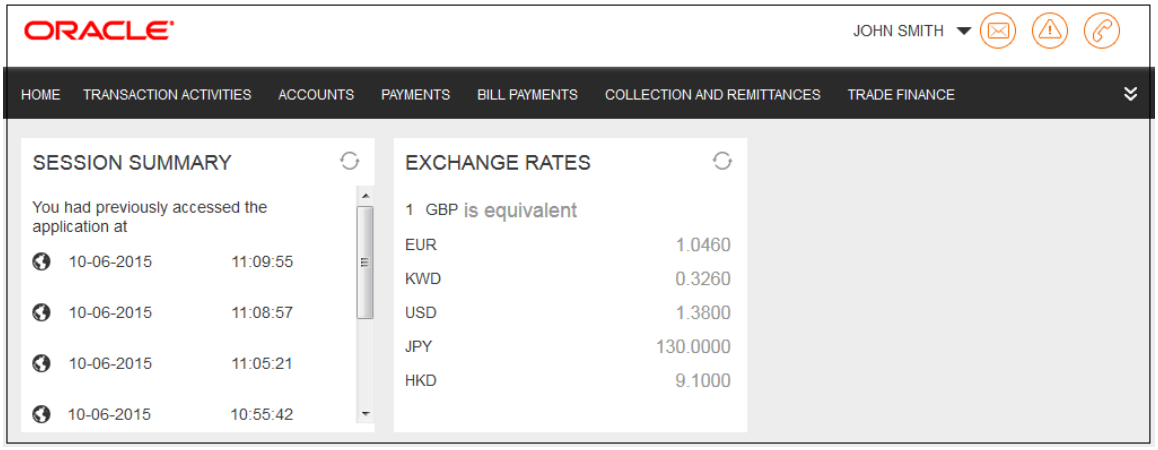
This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

To view user session

1. Set the **Session Summary** transaction as widgets to be displayed in dashboard using the **Dashboard Widget Management** screen.

2. Login to the application
The **Dashboard** screen appears with the **Session Summary** widget.

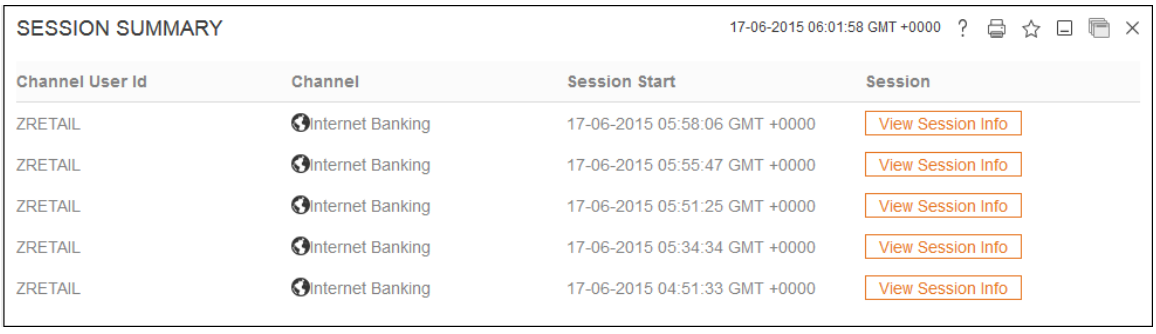
Logged-in Page



Note: Please refer to the Dashboard Widget Management transaction to display the widget in the dashboard.

3. Click .
The **Session Summary** screen appears.

View User Session

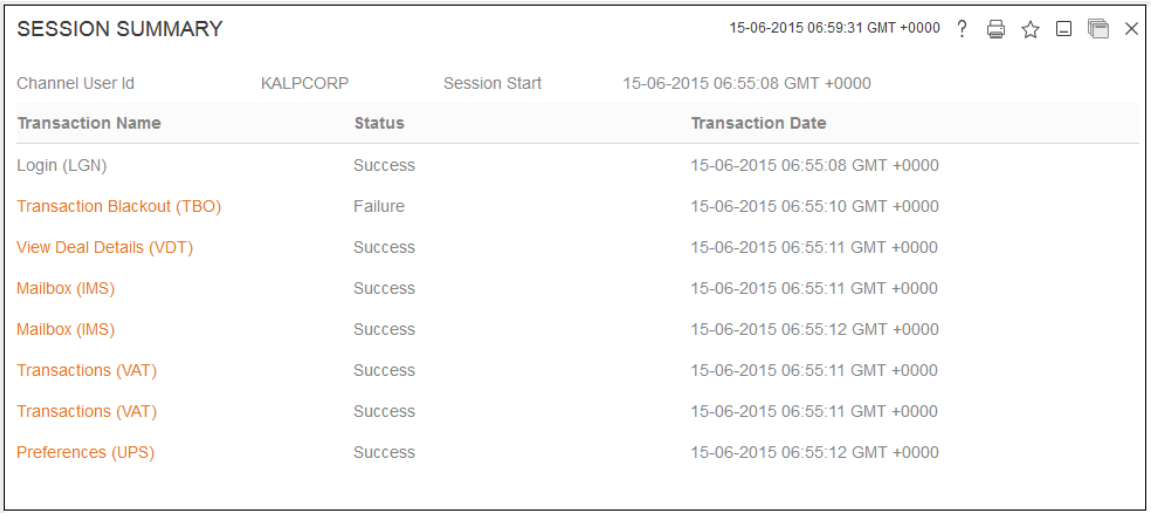


Field Description

Column Name	Description
Channel User Id	[Display] This field displays the channel user IDs accessed during the session.
Channel	[Display] This field displays the channel accessed during the session.
Session Start	[Display] This field displays the date and time of access.

4. Click **View Session Info** to view the list of transactions done for the session specified. The **View User Session** screen appears.

View User Session



Field Description

Field Name	Description
Channel User Id	[Display] Displays the channel user ID accessed during the session.
Session Start	[Display] Displays the date and time of access.
Transaction Name	[Display] Displays the name of the transaction performed.

Field Name	Description
Status	[Display] Displays the status of the transaction.
Transaction Date	[Display] Displays the date and time of the transaction.

5. Click **Back** to navigate to the previous screen.

20. Mailbox

Using this option you can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the notifications, alert messages and general messages sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the customer and a Sent folder, which allows you to view all the sent items.

The *Mail Box* functionality is subdivided into the following sub-sections:

- Viewing Received Messages (*Inbox*)
- Viewing Sent Messages (*Sent Messages*)
- Sending Messages(*Compose*)

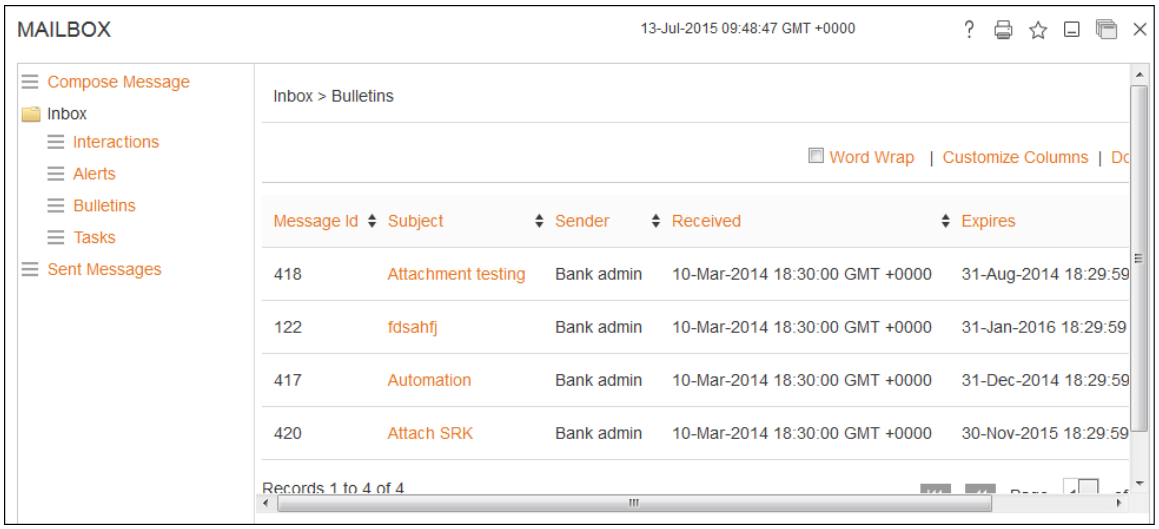
20.1 Viewing Received Message

The Inbox folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the sender's name. The following procedure explains the steps to access Inbox and view a message stored within it.

To view received messages

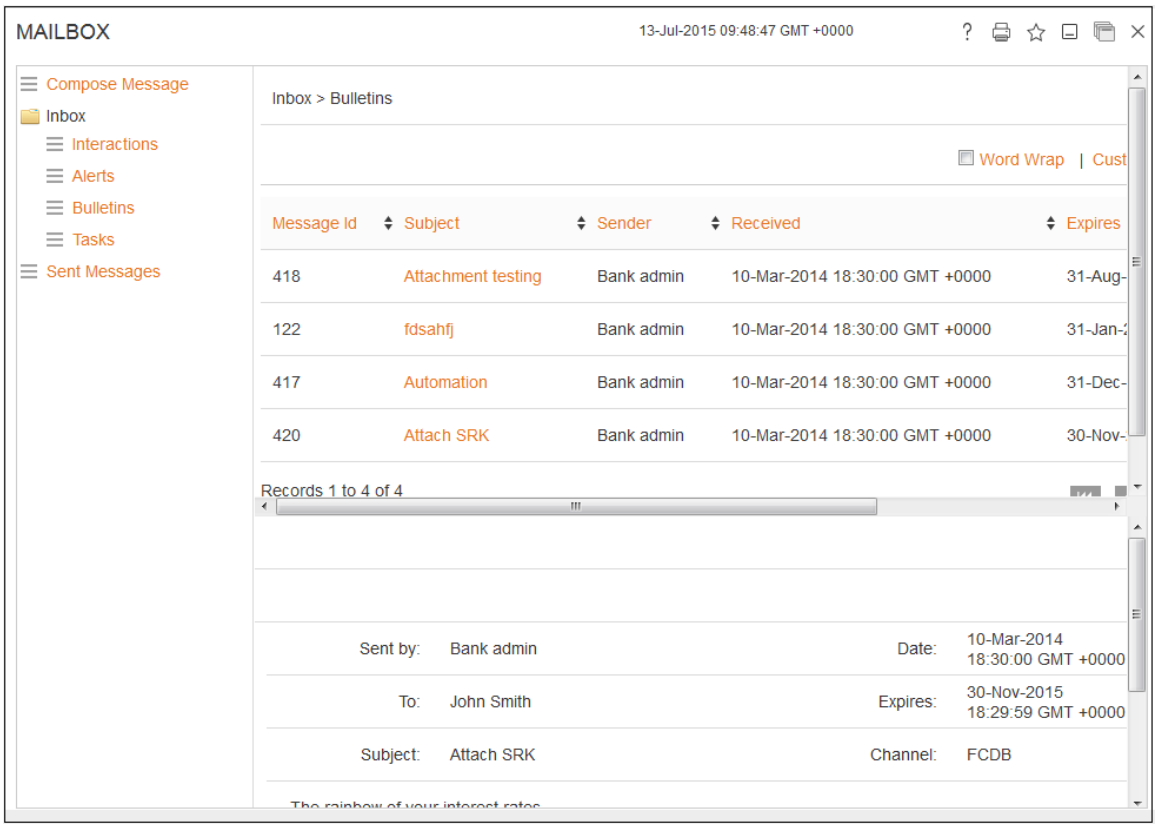
1. From the **Customer Services** menu, select **Mailbox**.
   The **Messages** screen appears.

Mailbox



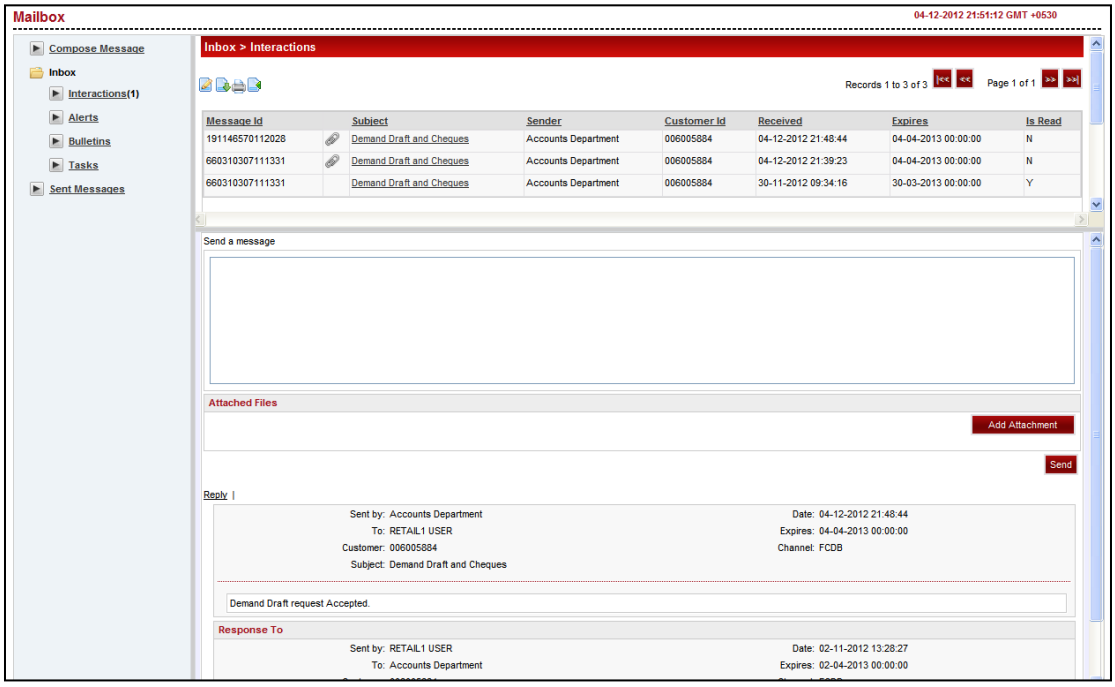
2. Click **Inbox**.
3. Click the **Subject** link to view the message.

Mailbox



4. Click the **Reply** link in order to reply to the current message.

Mailbox

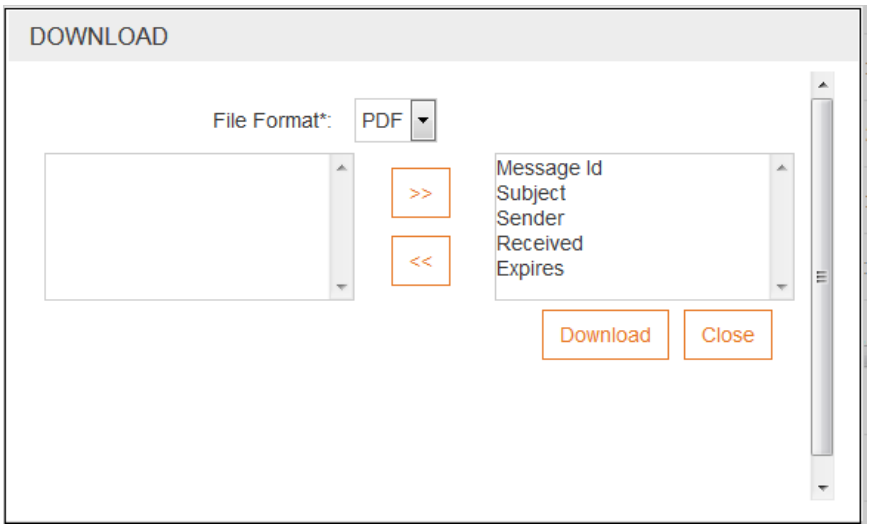


5. In the **Send a Message** field, enter the message to be sent.
6. Click **Send**.
   The **Confirmation** message appears.
7. Click or to navigate to the next or previous page in the list, respectively.
8. Click or to navigate to the first or last page in the list, respectively.
9. Click **Edit** if you wish to edit the number of columns displayed. You can decide the number of columns to be displayed along with their position using this option.
   OR

   Click **Print** to print the data.
   OR
   Click **Optimize Data** to optimize the data/details displayed among columns.
   OR

   Click **Download** to download the attachments/messages.
   The download screen appears.

Mailbox



10. From the **Download Type** list, select the appropriate download type.
11. Click **Download** to download the details.

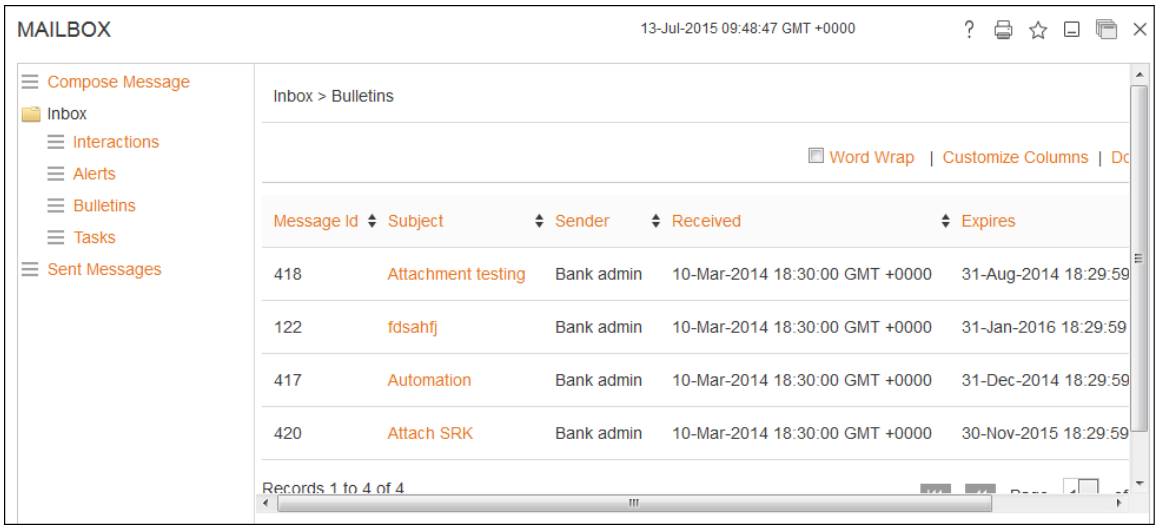
20.2 Compose Messages

To communicate with the bank authorities, the Mailbox offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

To compose a message

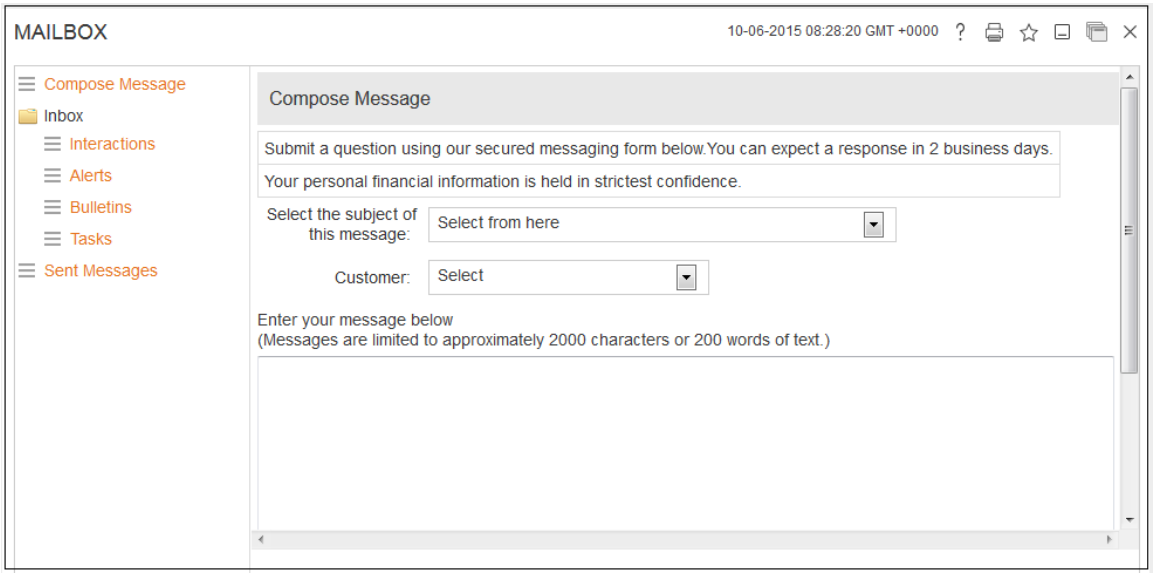
1. From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

Mailbox



2. Click **Compose Message**.
The **Compose Message** screen appears.

Mailbox

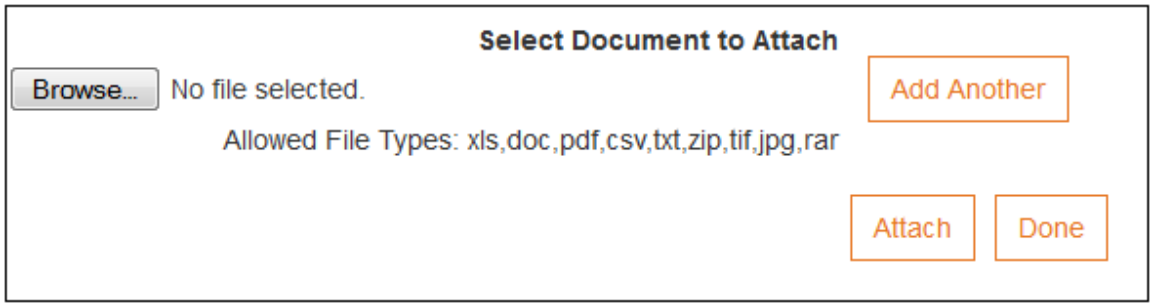


Field Description

Field Name	Description
Select the subject of this message	[Mandatory, Drop-Down] Indicates the subject of the message to be sent.
Customer	[Mandatory, Drop-Down] Indicates the customer.

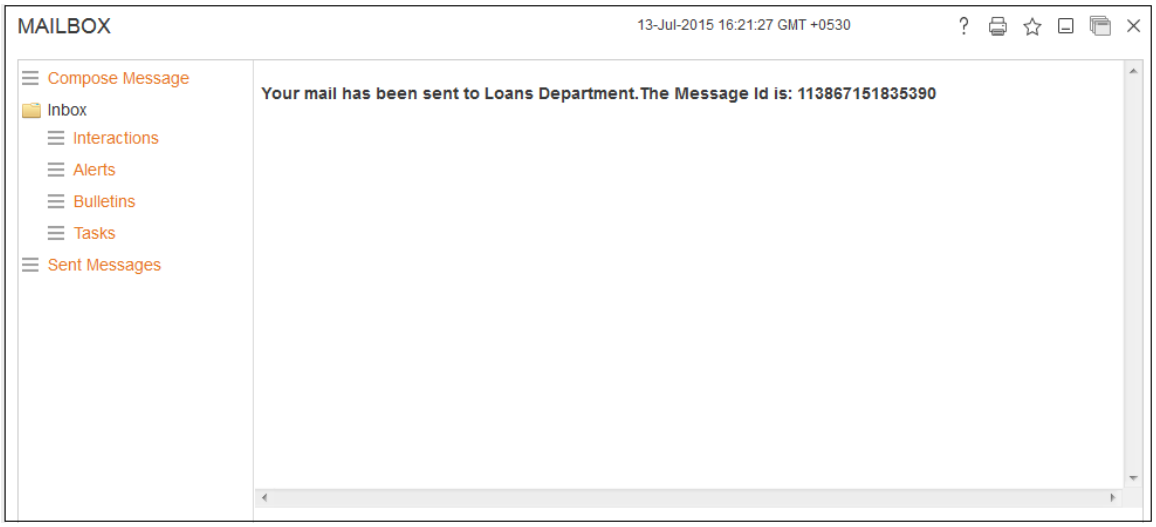
3. In the **Enter your message below** field, enter the message.
4. Click **Add Attachment**.
The **Select Document to Attach** screen appears.

Select Document to Attach



5. Click **Browse** to attach a file.
6. Click **Attach**.
   The attachment successfully added screen appears.
7. Click **Remove** if you want to remove the attached file.
   OR
   Click **Add Another** to attach more files.
8. Click **Done**.
   The **Compose Message** screen appears.
9. Click **Send**.
   The **Confirmation** message screen appears.

Mailbox Message Compose Confirmation

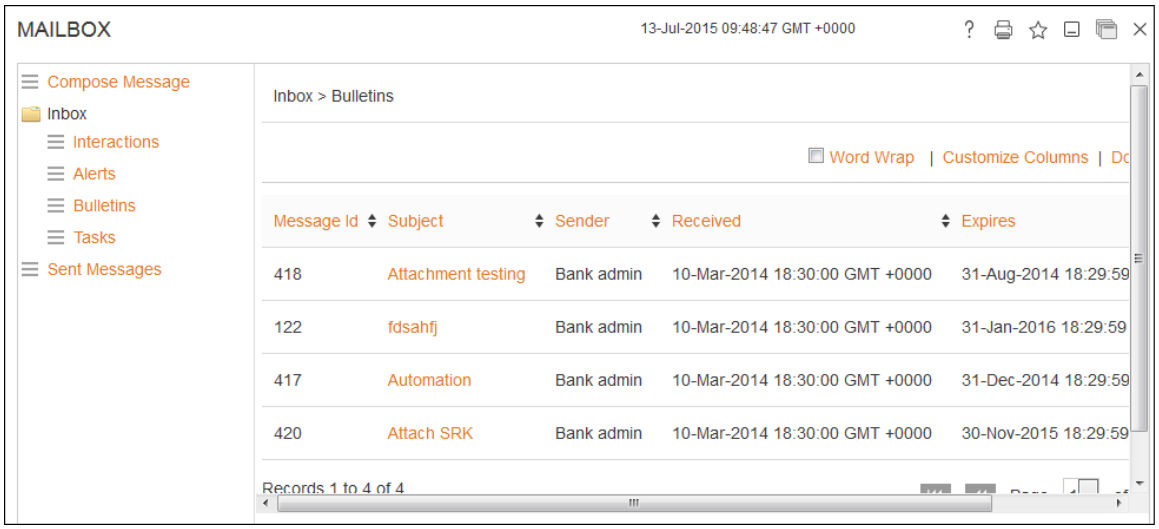


20.3 Sent Messages

To view a sent messages

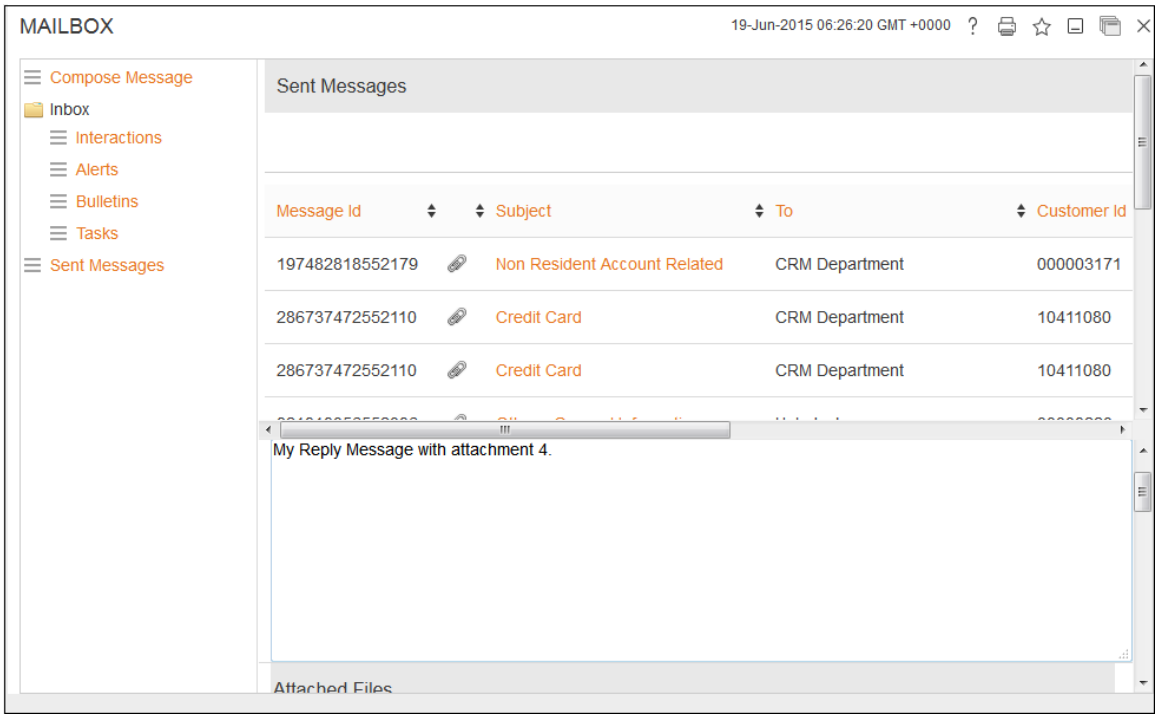
1. From the **Customer Services** menu, select **Mailbox**.
   The **Mailbox** screen appears.

Mailbox



2. Click the **Sent Messages** link.
The **Sent Messages** screen appears.

Mailbox



Field Description

Field Name	Description
Message Id	[Display] Displays the system generated Conversation/Message ID.
Subject	[Display] Displays the descriptive synopsis of the message. It also acts as a link to access the message. **Note**: This icon between the **Message ID** and the **Subject** column shows that the message has some attachments.
To	[Display] Displays the name of the receiver to which message has been sent.
Customer Id	[Display] Displays the customer ID.
Sent	[Display] Displays the date on which the message was sent.
Expires	[Display] Displays the expiry date for the transaction.

3. Click the **Subject** link to view any sent message.
4. Click the **Forward** link to forward the message.
5. Type the message and click the **Send** button. The system displays the **Confirmation Message** for the message sent.
6. In the **Send a Message** field, enter the message content.
7. Click **Send**.
   The **Confirmation Message** appears

21. Reminders

Using this option, you can register for reminders. Once a reminder is registered the user can view the reminder under the Reminder Schedule. The Reminder Schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder Schedule. You can also take action on the reminder.

21.1 Registration

The **Registration** process allows the business user to register for the reminders.

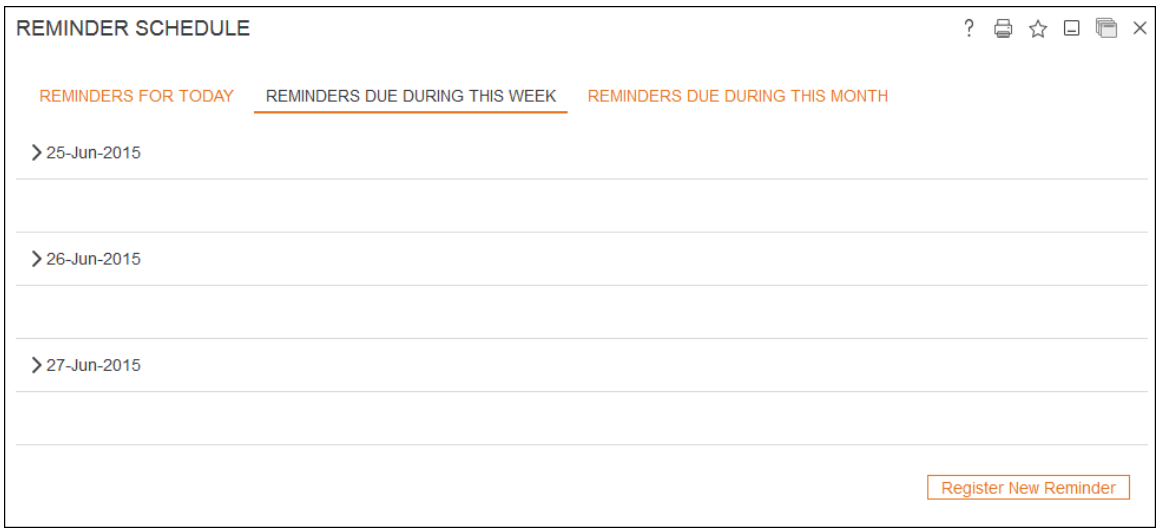
To register for a reminder

1. From the **Customer Services** menu, select **Reminder Schedule**.
   The **Reminder Schedule** screen appears.

Reminder Schedule

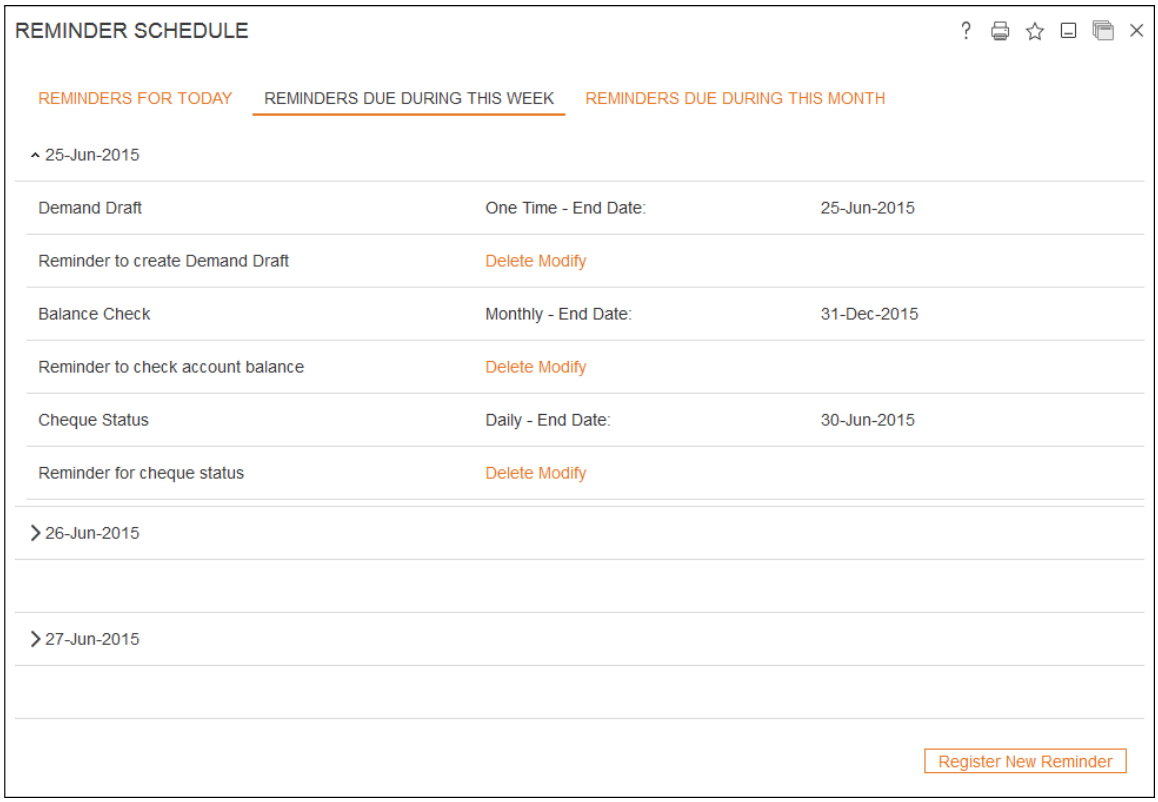
2. Click the **Dismiss/Delete/Modify** links in order to dismiss, delete or modify the reminder respectively.
3. Click on the **Reminder Due during this week** tab.
   The reminders due for current week appear.

Reminder Schedule



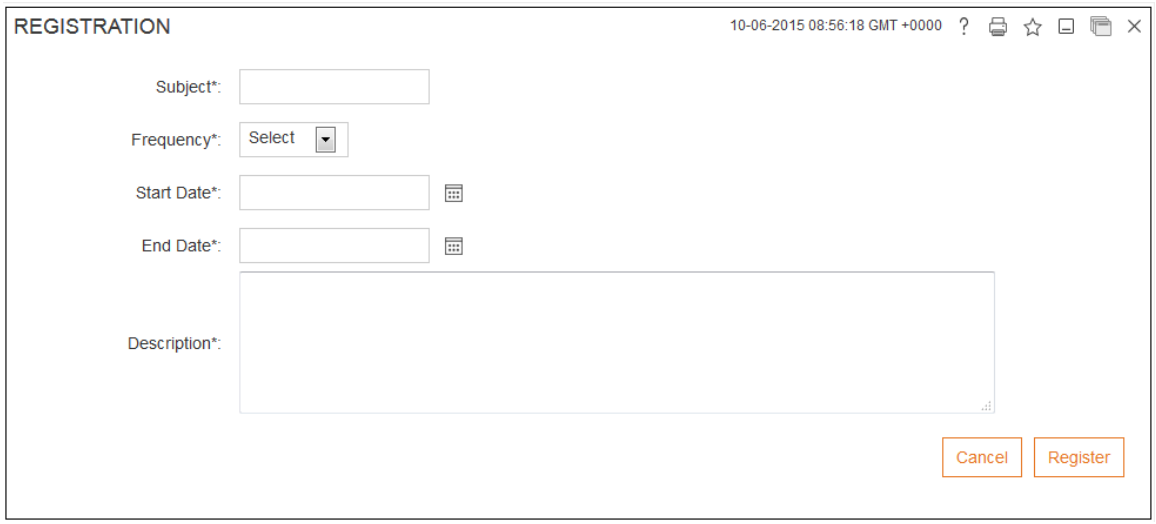
4. Click the **Date** link to view the reminder set for that particular day.
The reminders set for a particular date appears.

Reminder Schedule



5. Click the **Delete/Modify** link on order to delete or modify a reminder.
6. In the relevant fields, enter the appropriate details.
7. Click **Modify**.
The **Modify Reminders - Confirm** screen appears.
8. Click **OK**.
The **Reminder Schedule** screen appears.
9. Click the **Reminders Due during this month** tab in order to view reminders due for current month.
10. Click the **Date** link to view the reminder set for that particular day.
11. Click the **Delete/Modify** link to delete or modify a reminder.
12. Click **Register New Reminder**.
The **Registration** screen appears.

Registration

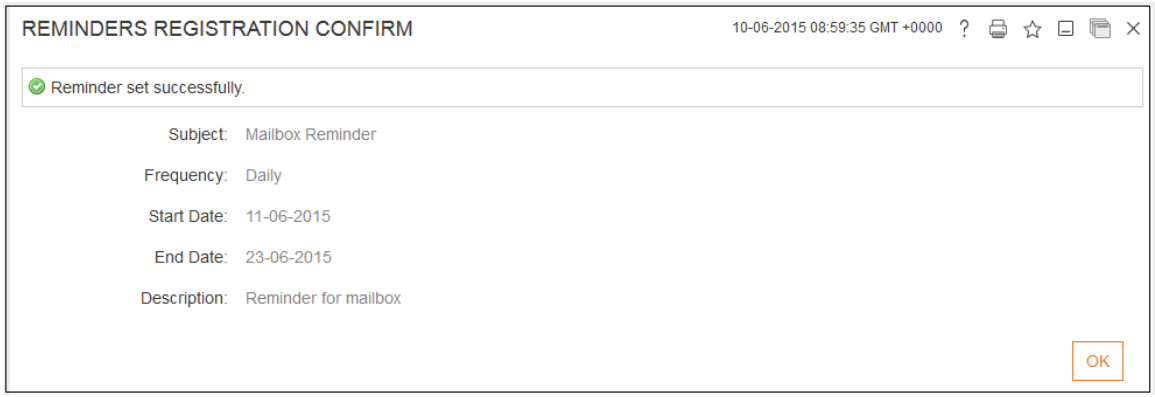


Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50] Indicates the subject of the reminder.
Frequency	[Mandatory, Drop-Down] Indicates the frequency of the reminders.
Start Date	[Mandatory, Pick List] Indicates the start date for the reminders.
End Date	[Mandatory, Pick List] Indicates the end date for the reminders.
Description	[Mandatory, Alphanumeric,100] Indicates the description for the reminder.

13. Click **Register**.
The **Reminders Registration Confirm** screen appears.
OR
Click **Cancel** to navigate to the previous screen.

Reminders Registration Confirm



14. Click **OK**.
The **Reminder Schedule** screen appears.

22. Electronic Form Initiate

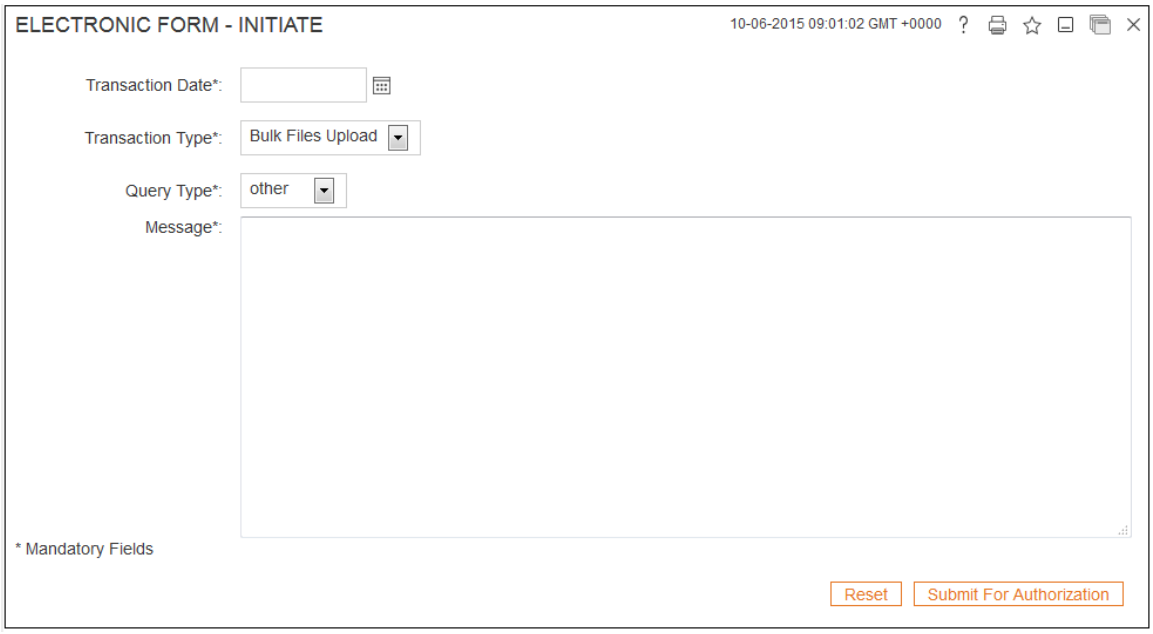
The *Electronic Form Initiate* section enables you to initiate electronic form to inquire or request updates/changes on the transactions:

- You should be able to write a query to the bank for a particular transaction.

To initiate electronic form

1. From the **Customer Services** menu, select **Electronic Form Initiate**.
The **Electronic Form - Initiate** screen appears.

Electronic Form - Initiate

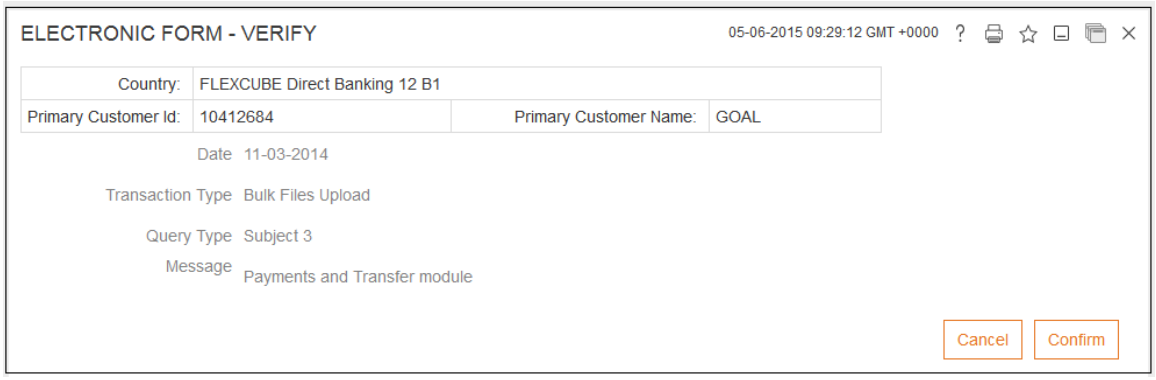


Field Description

Field Name	Description
Transaction Date	[Mandatory, Pick List] Indicates the date of the transaction.
Transaction Type	[Mandatory, Pick List] Indicates the type of the transaction.
Query Type	[Mandatory, Pick List] Indicates the type of query.
Message	[Mandatory, Alphanumeric, 250] Indicates the brief description for the electronic form initiation.

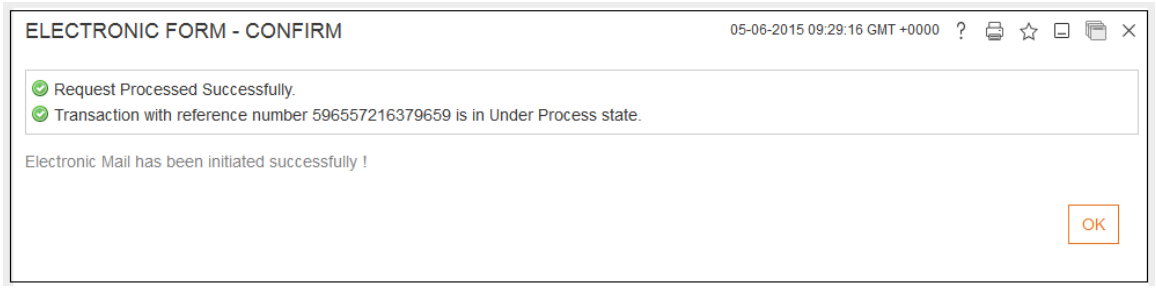
2. Click **Submit for Authorization** to verify and confirm the transaction.
OR
Click **Reset** to reset the electronic form initiate.

Electronic Form - Verify



3. Click **Confirm**.
The **Electronic Form - Confirm** screen appears.
OR
Click **Cancel** to cancel the transactions.

Electronic Form - Confirm



4. Click **OK**.
The **Electronic Form - Initiate** screen appears.

23. Foreign Exchange Rate Inquiry

The **Exchange Rate** (also known as the *Foreign-Exchange Rate*, *Forex Rate* or *FX Rate*) between two currencies specifies how much one currency is worth in terms of the other. For example, an exchange rate of 102 *Japanese Yen* (JPY, ¥) to the *United States Dollar* (USD, $) means that JPY 102 is worth the same as USD 1.

The *Exchange Rate Inquiry* option allows the user to view the latest *Exchange Rates* for various currencies offered for buying and selling by the bank. The *Exchange Rates* will be displayed against the base currency of OBDX. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

To inquire for the current exchange rates

1. From the **Tools** menu, select **Exchange Rate Inquiry**.
The **Exchange Rate Inquiry** screen appears.

Exchange Rate Inquiry

EXCHANGE RATE INQUIRY

10-06-2015 09:05:24 GMT +0000

From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
EURO (1 EUR)	YEN (JPY)	95.4830	108.4830	96.4830	107.4830
EURO (1 EUR)	KUWAITI DINAR (KWD)	0.2460	0.5360	0.2560	0.5260
GREAT BRITAIN POUND (1 GBP)	EURO (EUR)	1.0460	1.1960	1.0560	1.1860
GREAT BRITAIN POUND (1 GBP)	KUWAITI DINAR (KWD)	0.3260	0.5960	0.3360	0.5860
GREAT BRITAIN POUND (1 GBP)	US DOLLAR (USD)	1.3800	1.5400	1.4200	1.5400
GREAT BRITAIN POUND (1 GBP)	YEN (JPY)	130.0000	145.0000	131.0000	144.0000
GREAT BRITAIN POUND (1 GBP)	HONG KONG DOLLAR (HKD)	9.1000	13.0000	0.0000	0.0000
INDIAN RUPEE (1 INR)	BAHRAIN DINAR (BHD)	1.5600	1.6200	0.0000	0.0000
UAE DIRHAM (1 AED)	ARMENIAN DRAM (AMD)	28.0000	33.0000	0.0000	0.0000
US DOLLAR (1 USD)	YEN (JPY)	71.7100	85.7100	72.7100	84.7100
US DOLLAR (1 USD)	KUWAITI DINAR (KWD)	0.1605	0.4105	0.1505	0.4005

Column Description

Column Name	Description
To Currency	[Display] Displays the name of currency that bank offers for buying or selling against the foreign currency.

Column Name	Description
Cash Buy	[Display] Displays the exchange rate at which the bank will buy the foreign currency if the transaction is in the cash.
Cash Sell	[Display] Displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
TT Buy	[Display] Displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.
TT Sell	[Display] Displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer.

24. New Service Request

Using this option you can initiate a *Service Request* for any transaction given in the list.

To initiate a service request

1. From the **Customer Services** menu, select **New Service Request**.

Service Request

Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Indicates the transaction.

2. From the **Select Transaction** list, select the appropriate transaction.
3. Click **Submit**.

24.1 Reissue Transaction Password

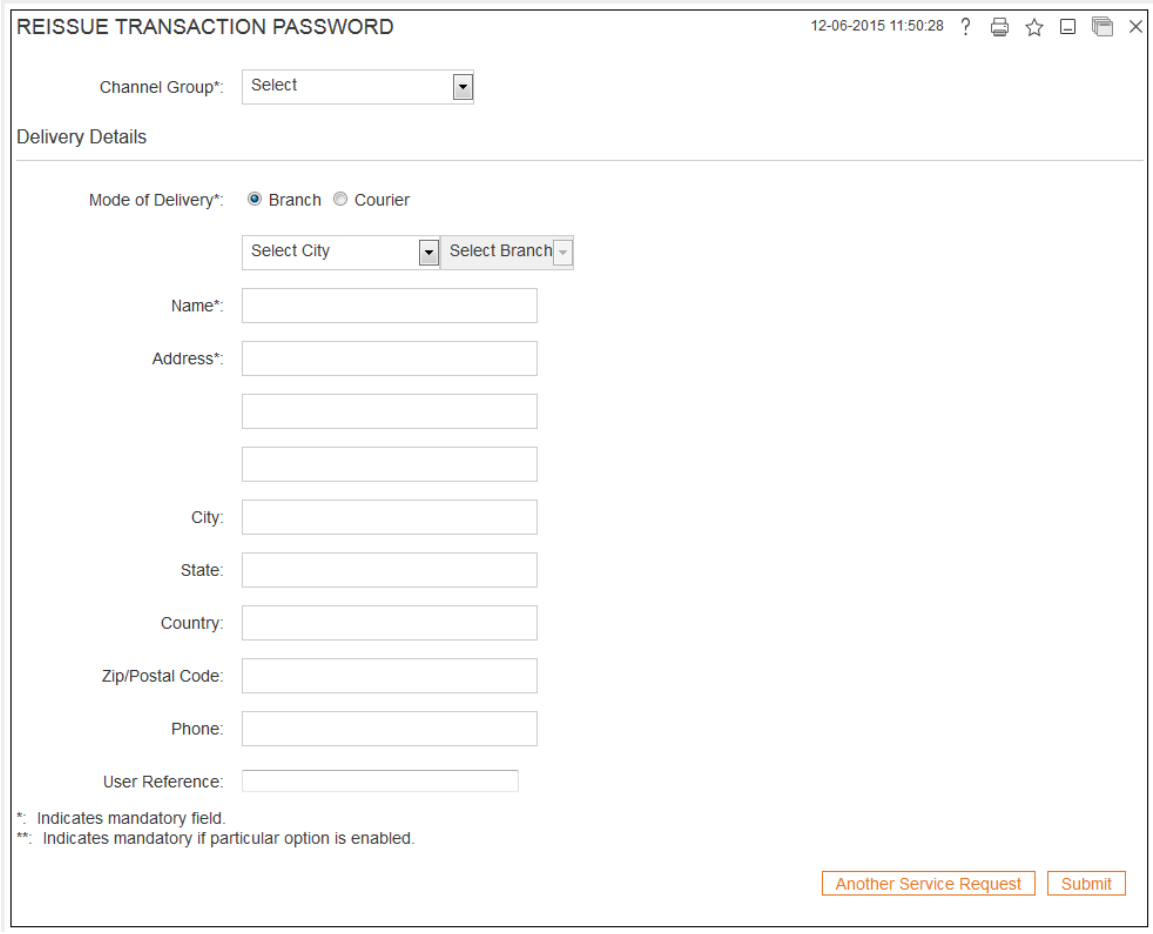
Using this option, you can raise a request to reissue transaction password.

Note: This transaction will be allowed only if the transaction password is locked for the channel(s) / channel group.

To register a service request to reissue transaction password

1. From the **Customer Services** menu, select **New Service Request**.
   The **Service Requests** screen appears.
2. From the **Select Transaction** list, select the **Reissue Transaction** option.
3. Click **Submit**.
   The **Reissue Transaction Password** screen appears.

Reissue Transaction Password



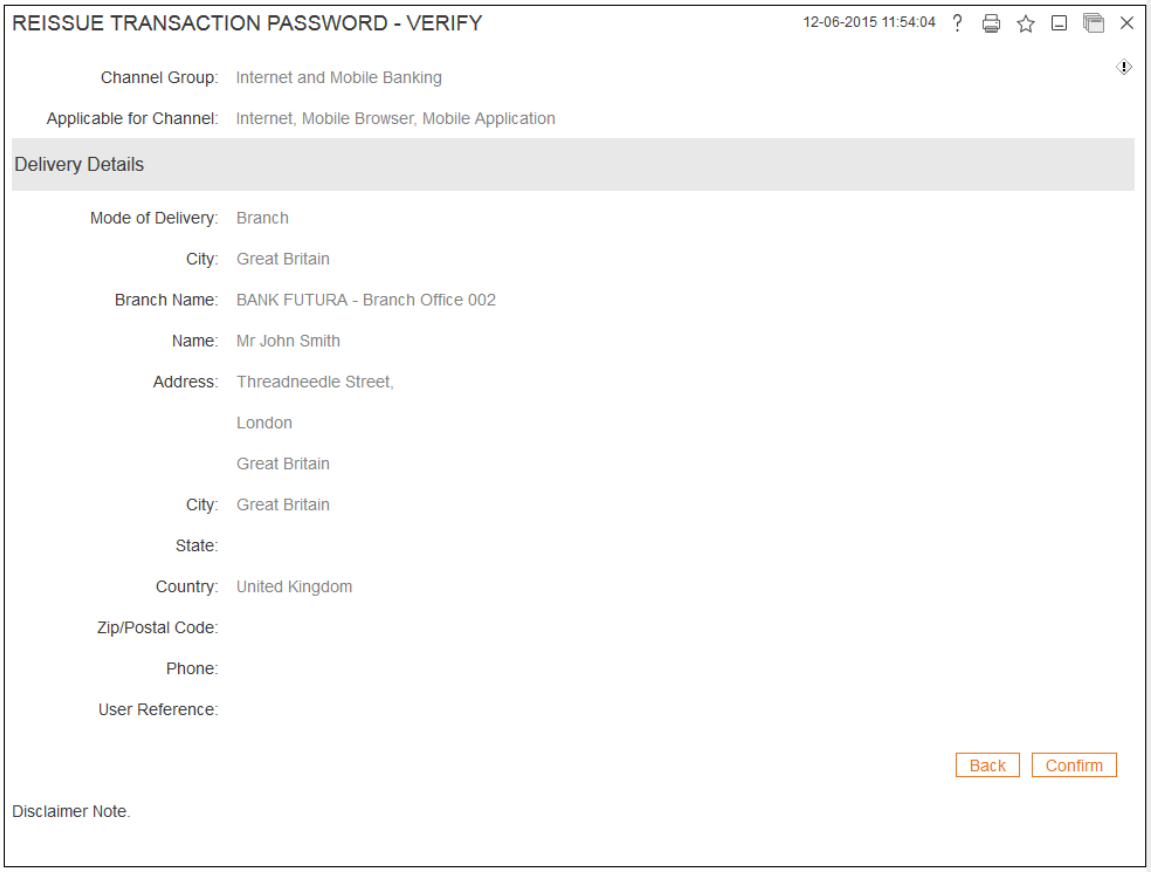
Field Description

Field Name	Description
Channel Group	[Mandatory, Drop-Down] Indicates the channel group.
Mode of delivery	[Mandatory, Option] Indicates the mode of delivery. The options available are: • Branch • Courier **Note**: On selecting the Branch radio button the fields mention below shall be display fields.

Field Name	Description
City	[Conditional, Drop-Down] Indicates the city to which the branch belongs.
Branch	[Conditional, Drop-Down] Indicates the branch from where the cheque book will be collected.
Name	[Optional, Alphanumeric, 35] Indicates the name to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Indicates the delivery address of the cheque book(s).
City	[Optional, Alphanumeric, 35] Indicates the city name.
State	[Optional, Alphanumeric, 35] Indicates the state name.
Country	[Optional, Alphanumeric, 35] Indicates the country name.
Postal code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Indicates the phone number.

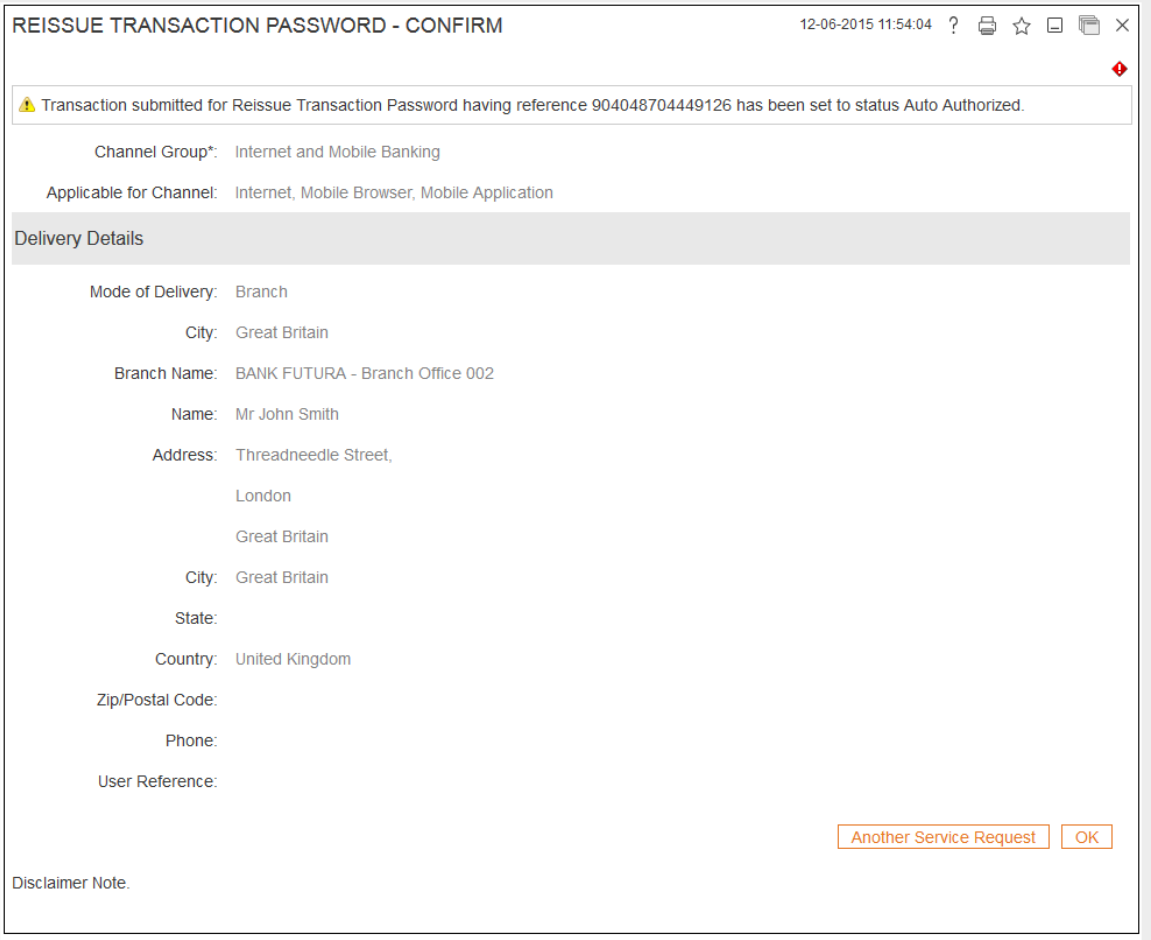
4. From the **Channel Group** list, select the appropriate channel.
5. In the **Mode of Delivery** field, select the appropriate option.
   a. If you select **Branch** option.
      i. From the **Select City** list, select the appropriate city name.
      ii. From the **Select Branch** list, select the appropriate branch name.
   b. If you select the **Courier** option.
      i. In the **Name** field, enter the name of the customer.
      ii. In the **Address** field, enter the address.
6. Click **Submit**.
   The **Reissue Transaction Password - Verify** screen appears.
   OR
   Click **Another Service Request**.
   The **Service Request** screen appears

Reissue Transaction Password - Verify



7. Click **Confirm**.
The **Reissue Transaction Password - Confirm** screen appears.
OR
Click **Back** to modify the details.
The **Reissue Transaction Password** screen appears.

Reissue Transaction Password - Confirm



8. Click **OK**.
   The **Reissue Transaction Password Service Request** screen appears.
   OR
   Click the **Another Service Request**.
   The **New Service Request** screen appears.

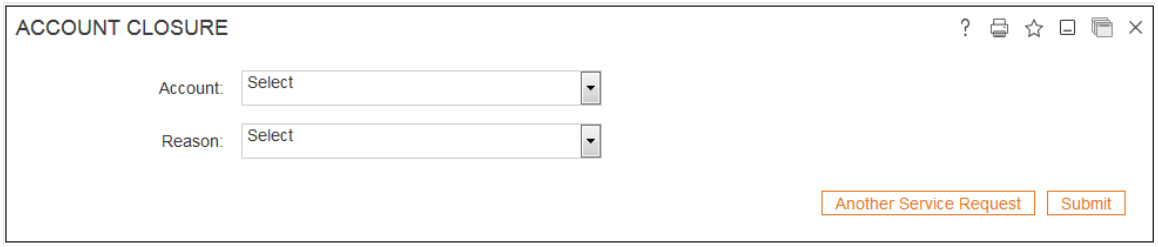
24.2 Account Closure

Using this option you can raise a request for account closure.

To register a service request for account closure

1. From the **Select Transaction** list, select the **Account Closure** option.
2. Click **Submit**.
   The **Account Closure** screen appears.

Account Closure

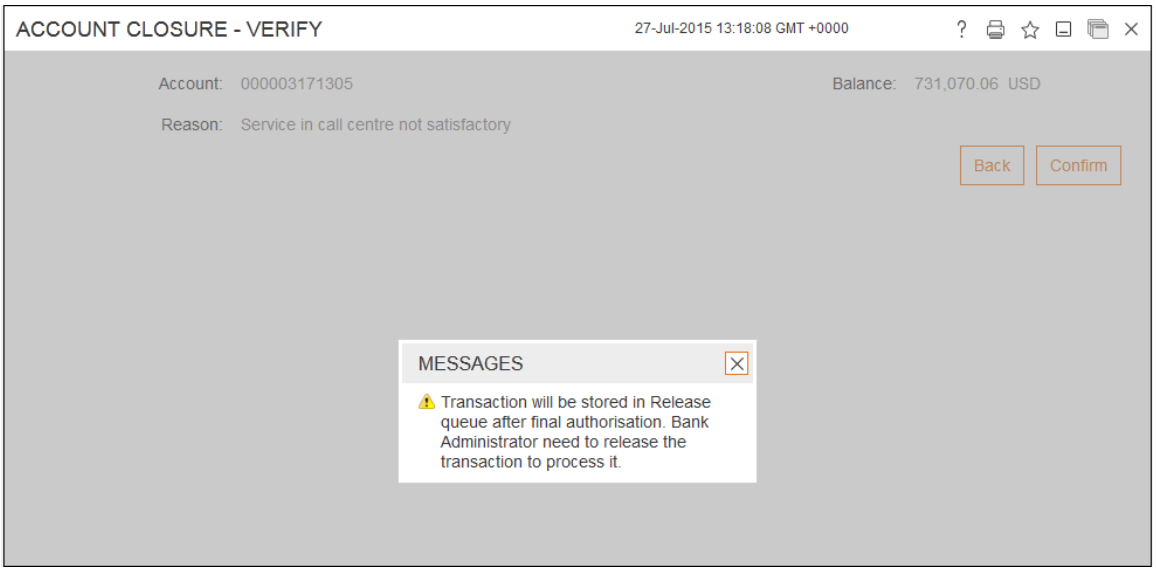


Field Description

Field Name	Description
Account	[Mandatory, Drop-Down] Indicates the account number.
Reason	[Mandatory, Drop-Down] Indicates the account closure reason.

3. From the **Account** list, select the account number to be closed.
4. From the **Reason** list, select the account closure reason.
5. Click **Submit**.
   The **Account Closure - Verify** screen appears.
   OR
   Click the **Another Service Request** to raise another request.
   The **Service Request** screen appears

Account Closure - Verify



6. Click **Confirm**.
The **Account Closure - Confirm** screen appears.
OR
Click **Back** to modify the closure details.
The **Account Closure** screen appears.

Account Closure - Confirm

7. Click **OK**.
The **Another Account Closure Service Request** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears.

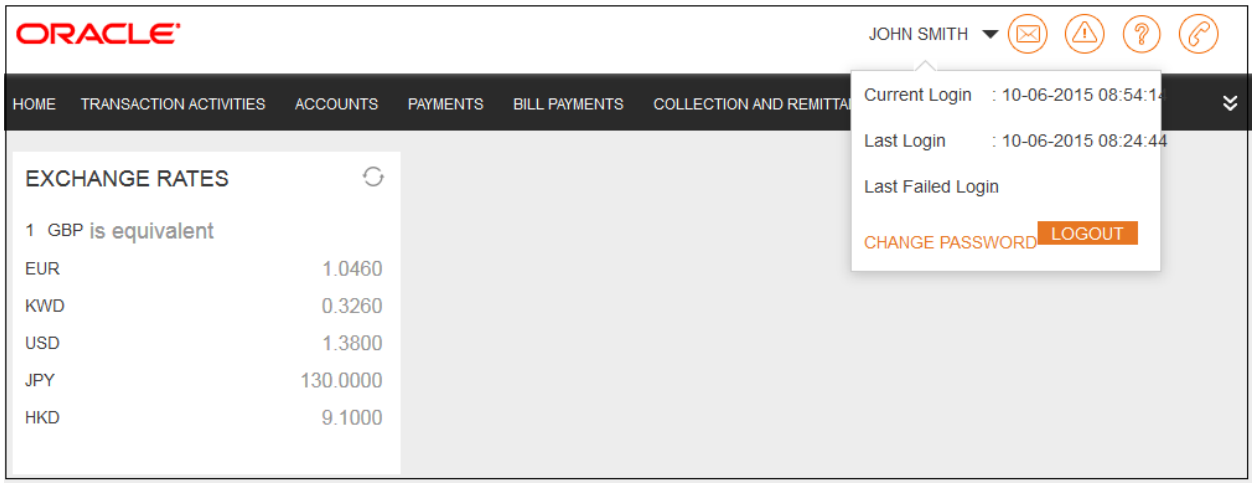
25. Change Password

This option allows you to change the login or transaction password.

To change the password

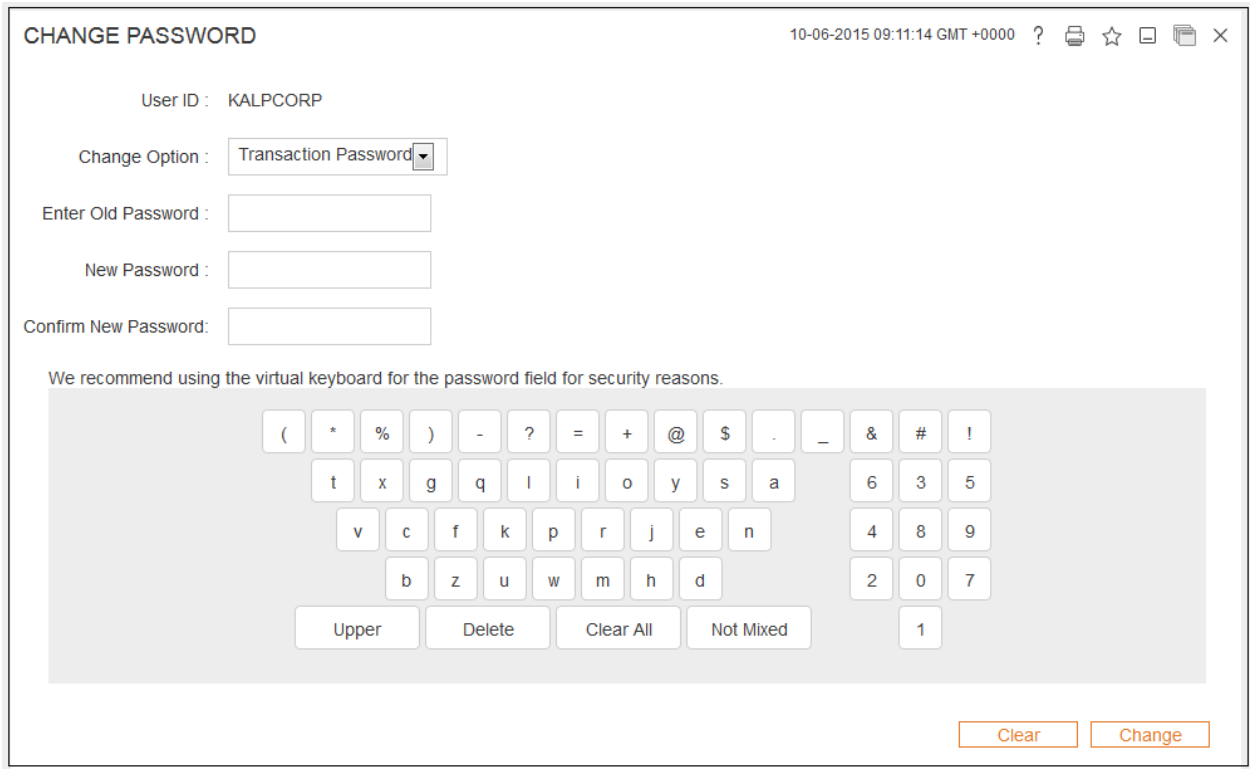
1. Navigate through **Change Password** option located at the upper menu bar.

Login



2. Click the **Change Password** link.
The **Change Password** screen appears.

Change Password



Field Description

Field Name	Description
User Id	[Display] Displays your user ID.

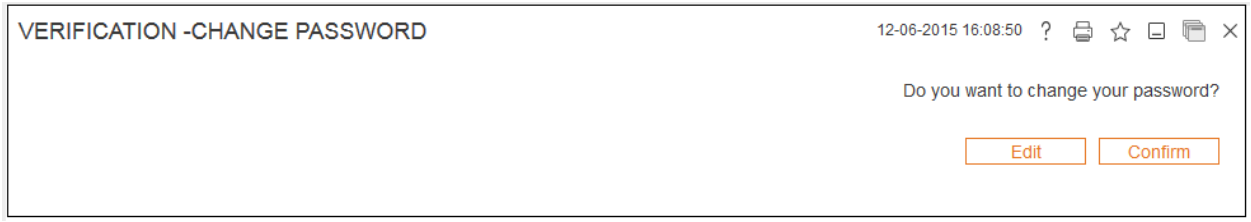
Note: You can enter details in the fields below using the Virtual Keyboard by checking the check-box for Use Virtual Keyboard or can manually enter details.

Enter Old Password	[Mandatory, Numeric, 250] Indicates the old password.
New Password	[Mandatory, Numeric, 250] Indicates the new password.
Confirm New Password	[Mandatory, Numeric, 250] Indicates the new password for confirmation.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether virtual keyboard is enabled.

Field Name	Description
Click here to enter by hovering	[Optional, Check Box] Indicates whether you can enter the password by moving the mouse over the keyboard without clicking the keys.

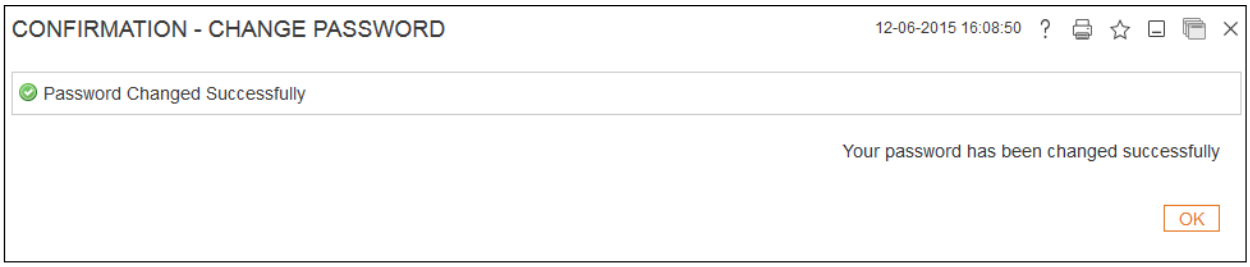
3. Click **Change**.
The **Change Password – Verify** screen appears.
OR
Click **Clear** to clear the fields.

Change Password – Verify



4. Click **Confirm**.
The **Change Password – Confirm** screen with the status message appears.
OR
Click **Edit** to edit the entered details.

Change Password – Confirm



5. Click **OK**.
The **Change Password** screen appears.

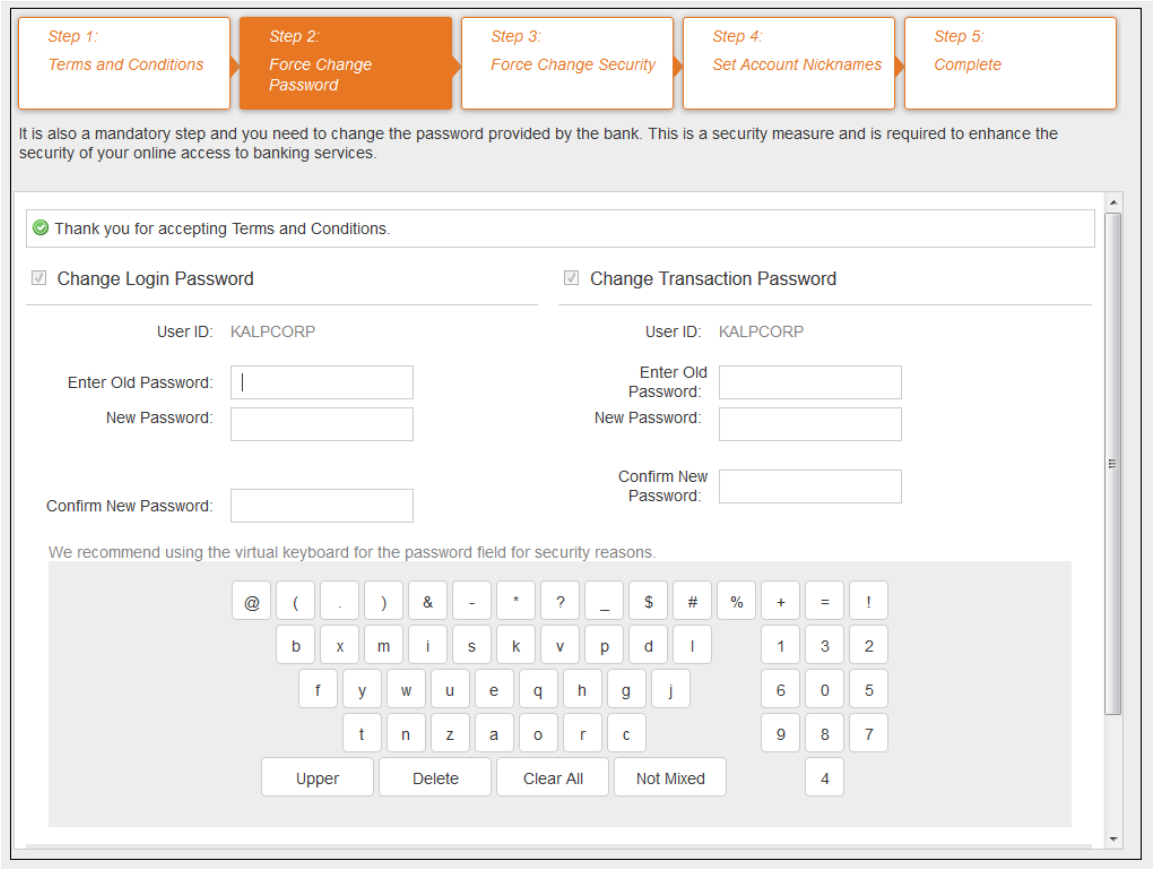
26. Force Change Password

During login, a first time user should be forced to change the initial login password and the Transaction Password (if configured) provided by the bank. The force change password will also be applicable when the password of the user has been reset by the bank administrator.

To change a password

1. Logon to the **Internet Banking Application** through new **User ID** and the **Password**. The **Force Change Password** screen appears.

Force Change Password



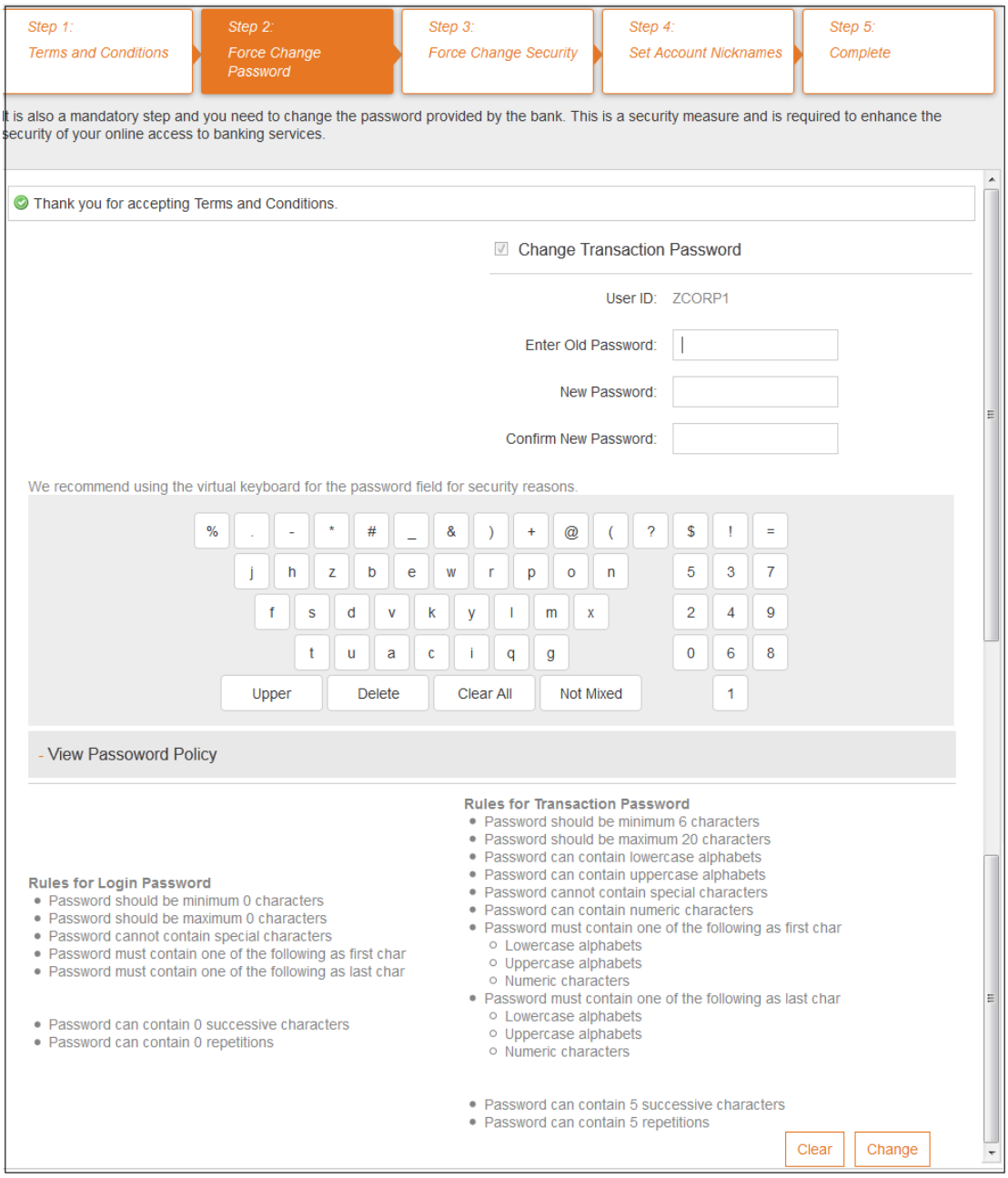
Field Description

Field Name	Description
Change Login Password	
User ID	[Display] Displays the User ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Change Transaction Password	
User ID	[Display] Displays the User ID.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the existing password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether virtual keyboard is enabled.
Click here to enter by hovering	[Optional, Check Box] Indicates whether you can enter the password by moving the mouse over the keyboard without clicking the keys.

2. Enter the appropriate information in the relevant field.
3. Click **Change**.
   The **Home/Landing** screen.
   OR
   Click **Clear** to clear the data in the fields.

Note: If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available. See *Force Change Password – (IAM)* screen shot below.

Force Change Password – (IAM)



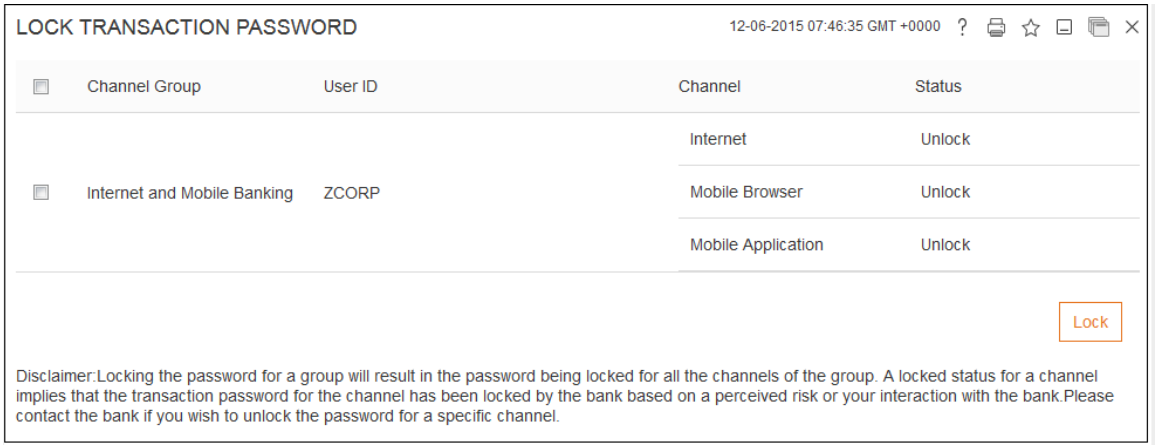
27. Lock Transaction Password

Using this option you can lock the transaction password. In order to unlock the password the password needs to reset which unlocks the transaction password.

To lock a transaction password

1. From the **Customer Services** menu, select **Self Services**, and then select **Lock Transaction Password**.
The **Lock Transaction Password** screen appears.

Lock Transaction Password

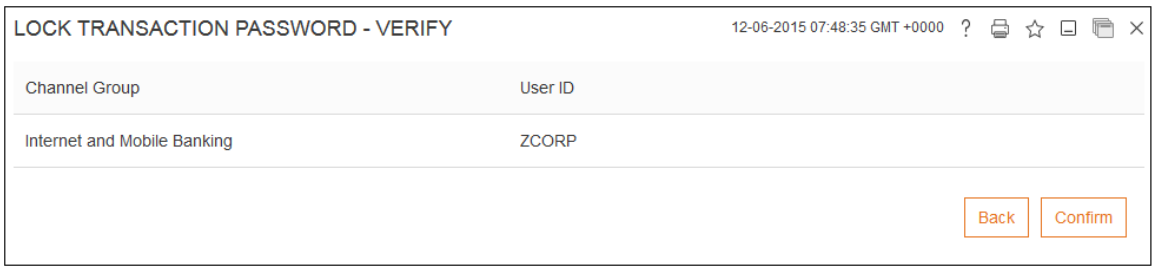


Field Description

Field Name	Description
Channel Group	[Display] Displays the channel group to which the user belongs.
User Id	[Display] Displays the user ID for which transaction password needs to be locked.
Channel	[Display] Displays the channel to which the user belongs.
Status	[Display] Displays the status as lock/unlock.

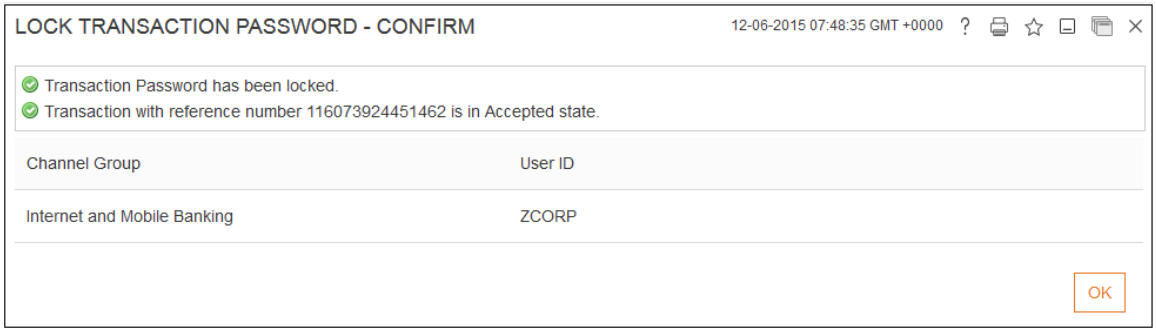
2. To lock the transaction password, select the **Channel Group** check box.
3. Click **Lock**.
The **Lock Transaction Password - Verify** screen appears.

Lock Transaction PIN Verify



4. Click **Confirm**.
The **Lock Transaction Password – Confirm** screen with the status message appears.
OR
Click **Back** to view the previous screen.

Lock Transaction PIN – Confirm



5. Click **OK**.
The **Lock Transaction Password** screen appears.

28. ATM/Branch Locator

This transaction allows you view the address and location of the ATM and the Branch.

To locate ATM / Branch

1. From the **Tools** menu, select **ATM and Branch Locators**.
The **ATM Branch Locator** screen appears.

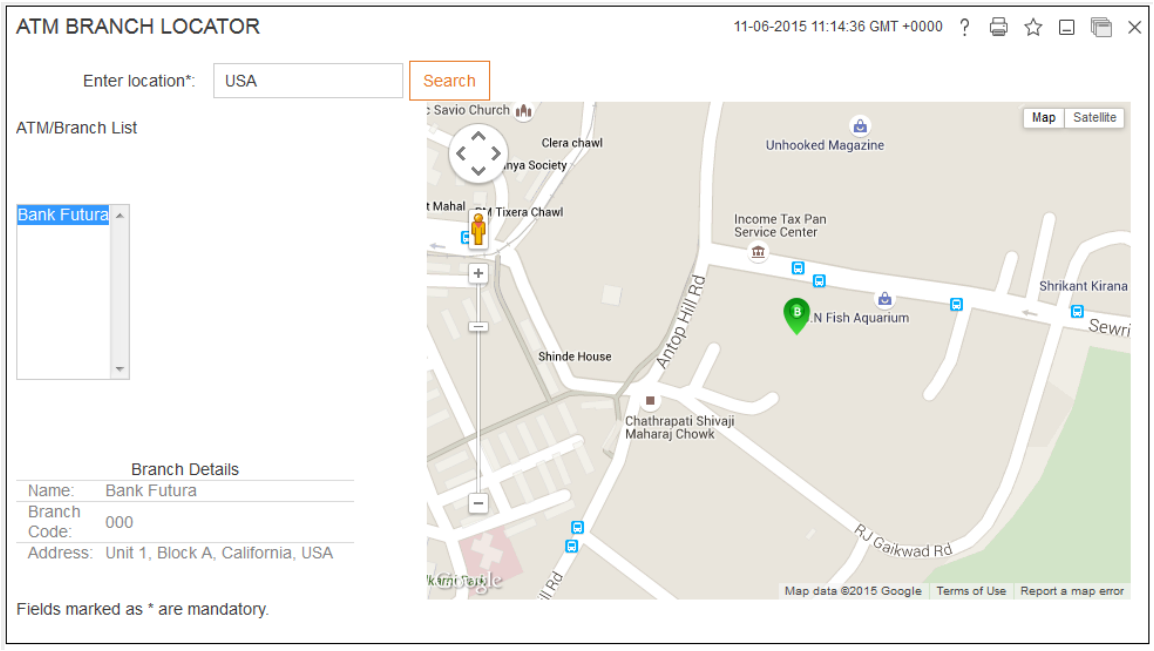
ATM Branch Locator

Field Description

Field Name	Description
Enter Location	[Mandatory, Alphanumeric, 120] Indicates the locality name to find the branch or ATM.

2. In the **Enter Location** field, enter the locality name.
3. Click **Search**.
The ATM and branches with the map appears.

ATM Branch Locator

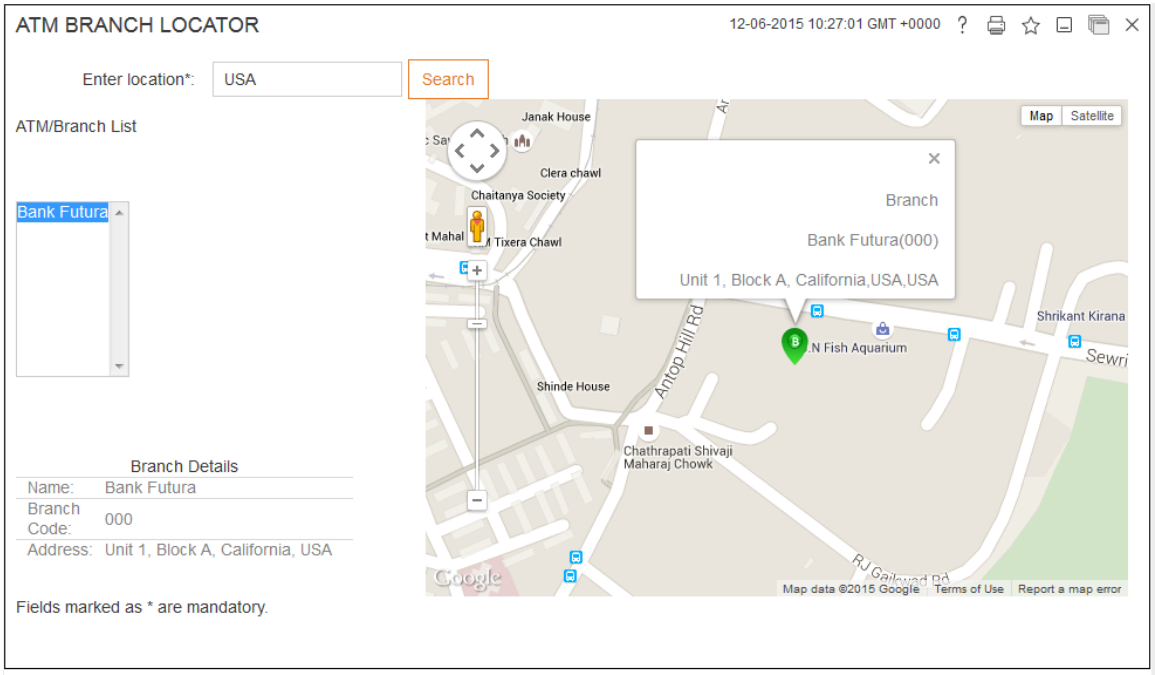


Field Description

Field Name	Description
ATM/ Branch List	[Display] Displays the **ATM / Branch** list.
Branch Details	
Name	[Display] Displays the name of the branch of the bank.
Branch Code	[Display] Displays the branch code of the bank.
Address	[Display] Displays the address of the branch of the bank.

4. Click the **Map/Satellite** to view the map of the **ATM/Branch Location** respectively.

ATM Branch Locator



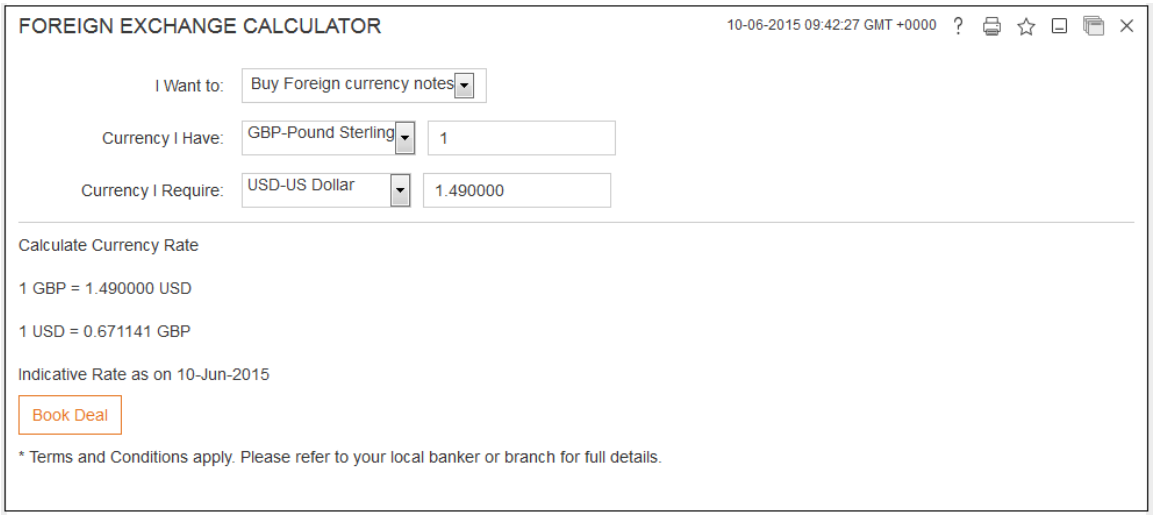
29. Foreign Exchange Calculator

Foreign Exchange Rate calculators enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

To calculate the foreign exchange amount

1. From the **Tools** menu, select **Foreign Exchange Calculator**.
The **Foreign Exchange Calculator** screen appears.

Foreign Exchange Calculator



Field Description

Field Name	Description
I want to	[Mandatory, Drop-Down] Indicates the purpose for conversion. The options are: • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer • Default value will be Buy Foreign currency notes
Currency I Have	[Optional, Drop-Down] Indicates the currency to be sold for which the exchange rate is to be inquired.
Amount	[Mandatory, Numeric, 15] Indicates the amount which the user will get post conversion.

Field Name	Description
Currency I require	[Mandatory, Drop-Down] Indicates the buy currency for which the exchange rate is to be inquired.

2. Click **Book Deal**.
The **Deal Booking Transaction** screen appears.

30. Dashboard Widget Management

The business users are provided with a dashboard screen which displays widgets of different transactions.

This transaction allows users to specify dashboard widget preferences for their channels.

The business user can view and modify dashboard widget maintenance set for each channel themselves.

The user can enable or disable widgets to be displayed on the dashboard screens of their banking channels. By default only mandatory widgets will be displayed on the user's dashboards that have been enabled for the entity user type (to which the user belongs). Widgets displayed on dashboard will also depend on the role mapped to the user, i.e. a widget will be displayed on the user's dashboard only if it has been configured for the user type and channel and also if the user has access to the particular transaction to which the widget belongs as per mapped role.

There will be limit on maximum number of widgets displayed inn dashboard. This will depend on pre-maintained configuration with the bank.

Initially system will display only default widgets. Default widgets will be a combination of the mandatory widgets and any other widgets set as default for the user type and channel combination.

Widgets selected will be displayed in next login, but not in the current login/session.

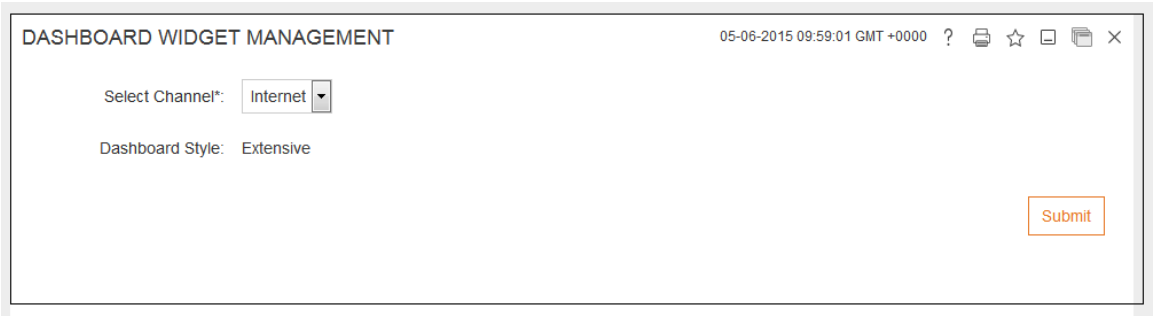
When the user switches from his home entity to a foreign entity, the widgets displayed will be a combination of the widgets available as per the user's access to widgets in the home entity and the widgets available in the foreign entity.

Dashboard widget management screen will not be available for foreign entities.

To perform dashboard widget management

1. From the **Customer Services** menu, select **Dashboard Widget Management**.
The **Dashboard Widget Management** screen appears.

Dashboard Widget Management

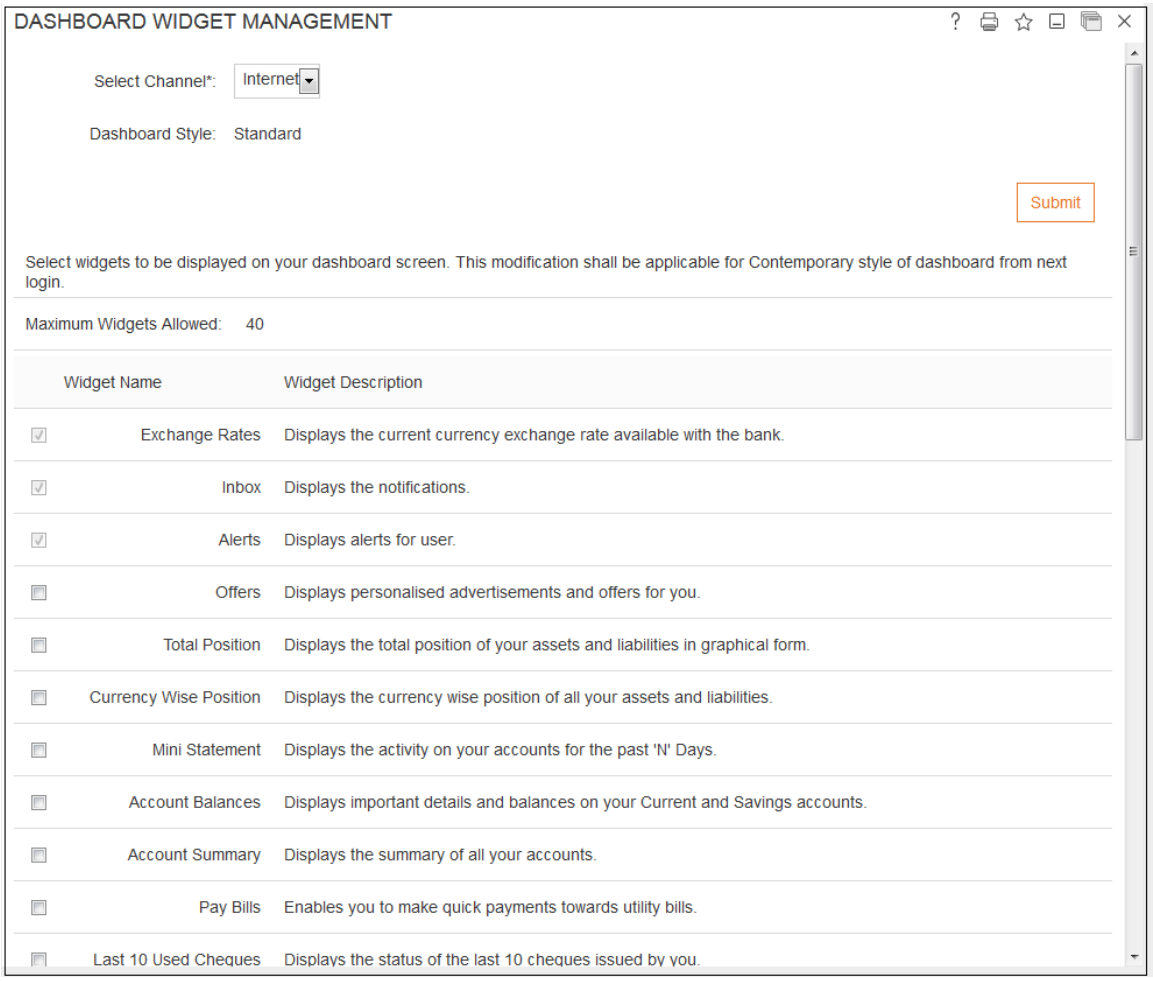


Field Description

Field Name	Description
Select Channel	[Mandatory, Drop-Down] Indicates the channel. **Note**: Only those channels that are mapped to the user and for which configurable dashboard is applicable will be available for selection.

2. Click **Submit**.
The widgets for the respective channels appear.

Dashboard Widget Management



Field Description

Field Name	Description
Widget Name	[Optional, Check Box] Displays the available widgets to be selected.
Widget Description	[Display] Displays the description for particular widget. It displays the customer IDs and the account numbers of the selected account type under them.

3. Check the checkbox for any widget which is to be displayed in **Dashboard Widgets** screen.

4. Click **Confirm Selection**.
The **Confirmation** message for widget selection appears. These widgets appear in the **Dashboard Widget** screen.

Dashboard Widget Management